



1995 Missouri Complaint Report

(Insurance Companies Only)



**Missouri Department of Insurance
Statistics Section
July 1996**

An outline map of the state of Missouri, oriented horizontally. The map is white with a black border. The text of the report title is centered within the map's outline.

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Preface

This report provides information on the number of complaints against insurance companies during the past 3 years (1993-1995), compared to other companies operating in the state. In 1995, the Missouri Department of Insurance (MDI) consumer services division received 3,931 such complaints (not counting others against agents or other MDI licensees. The total 1995 complaints against insurers - 3,931 - fell almost 10 percent from 4,338 in 1994 and more than 17 percent from 4,751 in 1993.

This report has four sections:

- 1) Complaints by type of business
- 2) Insurance complaints by reason
- 3) Complaint indices report for the top 40 writers of a particular line of insurance
- 4) Complaint indices report for all companies writing that particular line of Insurance

To be included in this report, a company must have written premium in Missouri or a complaint had been filed with MDI office during 1995.

Column 1 shows the average premium written by a company over the past 3 years (1993-1995).

Column 2 shows the market share, based on 3 year average premium written, by company. Market share is the company's total premium written as a percentage of the total premium written by all companies in that line of business.

Column 3 shows the total number of complaints, without regard to disposition, filed against an insurance company with MDI during 1993 through 1995.

Column 4 is the 3-year complaint index based on 3-year totals. The complaint index is a ratio of a company's number of complaints per thousand dollars of premium written, divided by the total number of complaints per thousand dollars of premium written of all companies for a line of business. The ratio is then multiplied by 100 to make it a percentage.

Therefore, a company with a complaint index of 10 indicates its number of complaints per thousand dollars of premium written is only 10 percent of the average of all companies; a company with a complaint index of 100 indicates that its complaint-to-premium ratio is equal to the average of all companies; while a company with a complaint index of 235 indicates its complaint-to-premium ratio is 135 percent greater than the average of all companies.

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This report addresses all complaints received by the Missouri Department of Insurance, including complaints in which the department concluded that the companies acted legally in whole or in part.

Complaints By
Line of Business

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL PROPERTY & CASUALTY BUSINESS
EXCLUDING ACCIDENT & HEALTH BUSINESS
BY LINE OF BUSINESS

LINE OF BUSINESS	COMPLAINTS IN 1993	COMPLAINTS IN 1994	COMPLAINTS IN 1995	PERCENT CHANGE 1993 - 1994	PERCENT CHANGE 1994 - 1995
FIRE & ALLIED LINES-PERSONAL	23	15	37	-34.78	146.67
FIRE & ALLIED LINES-COMMERCIAL	6	12	9	100.00	-25.00
FARM & RANCH OWNER MULTI-PERIL	31	42	30	35.48	-28.57
HOMEOWNERS MULTI-PERIL	559	479	455	-14.31	-5.01
COMMERCIAL MULTI-PERIL	67	61	67	-8.96	9.84
MOBILE HOMEOWNERS MULTI-PERIL	38	25	31	-34.21	24.00
TENANT HOMEOWNERS	13	18	15	38.46	-16.67
BUILDERS RISK	2	4	1	100.00	-75.00
HOMEOWNERS WARRANTY CONTRACT	0	0	1	0	0
CONDOMINIUMS	0	1	7	0	600.00
OCEAN MARINE	3	3	1	0.00	-66.67
INLAND MARINE	29	34	30	17.24	-11.76
INVOLUNTARY UNEMPLOYMENT INSUR	0	1	3	0	200.00
MEDICAL MALPRACTICE	1	0	0	-100.00	0
EARTHQUAKE	0	1	1	0	0.00
WORKMENS COMPENSATION	115	120	93	4.35	-22.50
GENERAL LIABILITY	35	42	45	20.00	7.14
PROFESSIONAL LIABILITY	3	7	3	133.33	-57.14
PRODUCTS LIABILITY	2	3	3	50.00	0.00
PRIVATE PASSENGER AUTOMOBILE	1467	1461	1313	-0.41	-10.13
MOTORYCYCLE	6	8	4	33.33	-50.00
VEHICLE SERVICE CONTRACT	9	6	7	-33.33	16.67
COMMERCIAL AUTOMOBILE	51	63	90	23.53	42.86
AIRCRAFT	0	1	1	0	0.00
SURETY	13	7	8	-46.15	14.29
BURGLARY & THEFT	3	2	1	-33.33	-50.00
BOILER & MACHINERY	1	1	0	0.00	-100.00
FLOOD	14	18	11	28.57	-38.89
CROP & HAIL	5	0	2	-100.00	0
	=====	=====	=====	=====	=====
	2496	2435	2269	-2.44	-6.82

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL ACCIDENT & HEALTH BUSINESS

BY LINE OF BUSINESS

LINE OF BUSINESS	COMPLAINTS IN 1993	COMPLAINTS IN 1994	COMPLAINTS IN 1995	PERCENT CHANGE 1993 - 1994	PERCENT CHANGE 1994 - 1995
GROUP ACCIDENT & HEALTH	865	661	578	-23.58	-12.56
CREDIT ACCIDENT & HEALTH	33	25	14	-24.24	-44.00
INDIVIDUAL ACCIDENT & HEALTH	743	531	481	-28.53	-9.42
(A&H) ACCIDENT ONLY	21	23	23	9.52	0.00
	=====	=====	=====	=====	=====
	1662	1240	1096	-25.39	-11.61

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL LIFE BUSINESS

BY LINE OF BUSINESS

LINE OF BUSINESS	COMPLAINTS IN 1993	COMPLAINTS IN 1994	COMPLAINTS IN 1995	PERCENT CHANGE 1993 - 1994	PERCENT CHANGE 1994 - 1995
GROUP LIFE	45	52	44	15.55	-15.38
CREDIT LIFE	31	36	27	16.13	-25.00
INDIVIDUAL LIFE	517	545	495	5.42	-9.17
	=====	=====	=====	=====	=====
	593	633	566	6.75	-10.58

Complaints by Reason

MISSOURI DEPARTMENT OF INSURANCE
1995 INSURANCE COMPLAINT REPORT

PRIVATE PASSENGER AUTOMOBILE

REASON FOR COMPLAINT	COMPLAINTS IN 1993	COMPLAINTS IN 1994	COMPLAINTS IN 1995	PERCENT CHANGE 1993 - 1994	PERCENT CHANGE 1994 - 1995
CLAIM DENIAL	1	2	4	100.00	100.00
REFUSAL TO WRITE	0	2	0	0	-100.00
COVERAGE QUESTION	2	0	0	-100.00	0
CLAIM DELAY	2	7	11	250.00	57.14
SUBROGATION	2	2	0	0.00	-100.00
PREMIUM PROBLEM	4	1	7	-75.00	600.00
UNSATISFACTORY SETTLEMENT	55	44	48	-20.00	9.09
CANCELLATION	23	35	51	52.17	45.71
NON-RENEWAL	47	42	34	-10.64	-19.05
PREMIUM REFUND	155	131	151	-15.48	15.27
PREMIUM INCREASE	718	730	625	1.67	-14.38
POLICY NOT DELIVERED	151	159	122	5.30	-23.27
POLICY NOT AS APPLIED FOR	275	288	260	4.73	-9.72
	=====	=====	=====	=====	=====
	1435	1443	1313	.56	-9.01

MISSOURI DEPARTMENT OF INSURANCE
1995 INSURANCE COMPLAINT REPORT

HOMEOWNERS

REASON FOR COMPLAINT	COMPLAINTS IN 1993	COMPLAINTS IN 1994	COMPLAINTS IN 1995	PERCENT CHANGE 1993 - 1994	PERCENT CHANGE 1994 - 1995
	0	0	0	0	0
CLAIM DENIAL	2	4	1	100.00	-75.00
REFUSAL TO WRITE	1	0	0	-100.00	0
COVERAGE QUESTION	1	0	0	-100.00	0
NO COMMUNICATION	0	1	1	0	0.00
CLAIM DELAY	5	8	5	60.00	-37.50
PREMIUM PROBLEM	2	0	2	-100.00	0
POLICY CHANGES	7	2	2	-71.43	0.00
UNSATISFACTORY SETTLEMENT	33	29	26	-12.12	-10.34
CANCELLATION	39	37	36	-5.13	-2.70
REDLINING	8	6	1	-25.00	-83.33
NON-RENEWAL	35	39	54	11.43	38.46
PREMIUM REFUND	120	85	97	-29.17	14.12
PREMIUM INCREASE	164	127	118	-22.56	-7.09
POLICY NOT DELIVERED	52	59	35	13.46	-40.68
POLICY NOT AS APPLIED FOR	77	79	77	2.60	-2.53
	=====	=====	=====	=====	=====
	546	476	455	-12.82	-4.41

MISSOURI DEPARTMENT OF INSURANCE
1995 INSURANCE COMPLAINT REPORT

TOTAL ACCIDENT AND HEALTH INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1993	COMPLAINTS IN 1994	COMPLAINTS IN 1995	PERCENT CHANGE 1993 - 1994	PERCENT CHANGE 1994 - 1995
CLAIM DENIAL	612	465	400	-24.02	-13.98
MISREPRESENTATION	12	15	17	25.00	13.33
REFUSAL TO WRITE	29	19	18	-34.48	-5.26
PREMIUM PAYMENT NOTICE	2	0	1	-100.00	0
C.O.B.	9	7	2	-22.22	-71.43
CASH VALUE	1	1	0	0.00	-100.00
COVERAGE QUESTION	138	83	66	-39.85	-20.48
MISLEADING ADVERTISING	4	0	3	-100.00	0
NO COMMUNICATION	18	13	18	-27.77	38.46
CLAIM DELAY	340	233	196	-31.47	-15.88
DISCRIMINATION	3	5	1	66.66	-80.00
SUBROGATION	0	1	0	0	-100.00
RETURN OF CLAIM OVERPYT	6	6	3	0.00	-50.00
INVASION OF PRIVACY	0	2	2	0	0.00
PREMIUM PROBLEM	56	58	54	3.57	-6.90
POLICY CHANGES	5	8	4	60.00	-50.00
FORMS NOT SUPPLIED	1	3	1	200.00	-66.67
RIDERS/ENDORSEMENTS	10	7	5	-30.00	-28.57
UNSATISFORTORY SETTLEMENT	199	160	136	-19.59	-15.00
FORGERY	1	0	0	-100.00	0
FRO (AGENTS ONLY)	1	0	0	-100.00	0
ASSIGNMENT OF BENEFITS	4	4	2	0.00	-50.00
GROUP CONVERSION	5	0	3	-100.00	0
CANCELLATION	18	12	15	-33.33	25.00
STACKING	1	0	0	-100.00	0
POLICY REN/ISS W/O CONSENT	0	1	0	0	-100.00
CONTINUATION OF BENEFITS	5	1	6	-80.00	500.00
NON-RENEWAL	3	2	1	-33.33	-50.00
PREMIUM REFUND	109	86	76	-21.10	-11.63
PREMIUM INCREASE	54	42	56	-22.22	33.33
POLICY NOT DELIVERED	11	2	4	-81.81	100.00
POLICY NOT AS APPLIED FOR	5	4	6	-20.00	50.00
=====	=====	=====	=====	=====	=====
	1662	1240	1096	-25.39	-11.61

MISSOURI DEPARTMENT OF INSURANCE
1995 INSURANCE COMPLAINT REPORT

LIFE INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1993	COMPLAINTS IN 1994	COMPLAINTS IN 1995	PERCENT CHANGE 1993 - 1994	PERCENT CHANGE 1994 - 1995
CLAIM DENIAL	55	42	43	-23.64	2.38
DIVIDENDS	9	5	7	-44.44	40.00
MISREPRESENTATION	33	74	62	124.24	-16.22
REFUSAL TO WRITE	3	5	6	66.67	20.00
PREMIUM PAYMENT NOTICE	3	3	3	0.00	0.00
POLICY LOANS	3	7	10	133.33	42.86
CASH VALUE	64	72	40	12.50	-44.44
COVERAGE QUESTION	38	43	37	13.16	-13.95
MISLEADING ADVERTISING	1	6	2	500.00	-66.67
NO COMMUNICATION	34	29	30	-14.71	3.45
CLAIM DELAY	58	50	53	-13.79	6.00
DISCRIMINATION	2	1	1	-50.00	0
INVASION OF PRIVACY	2	1	2	-50.00	100.00
PREMIUM PROBLEM	89	108	101	21.35	-6.48
POLICY CHANGES	20	24	44	20.00	83.33
FORMS NOT SUPPLIED	4	1	0	-75.00	-100.00
RIDERS/ENDORSEMENTS	0	1	2	0	100.00
WAIVER OR PREMIUM	4	3	3	-25.00	0.00
UNSATISFACTORY SETTLEMENT	27	33	32	22.22	-3.03
FORGERY	4	2	1	-50.00	-50.00
BENEFICIARY PROBLEMS	13	13	7	0.00	-46.15
ASSIGNMENT OF BENEFITS	1	0	0	-100.00	0
GROUP CONVERSION	0	1	1	0	0.00
CANCELLATION	14	18	9	28.57	-50.00
NON-RENEWAL	0	0	3	0	0
PREMIUM REFUND	80	64	51	-20.00	-20.31
PREMIUM INCREASE	12	8	4	-33.33	-50.00
POLICY NOT DELIVERED	14	10	8	-28.57	-20.00
POLICY NOT AS APPLIED FOR	4	9	3	125.00	-66.67
	=====	=====	=====	=====	=====
	593	633	566	6.75	-10.58

Complaint Indices Report

For Top 40 Writers

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL PROPERTY & CASUALTY BUSINESS
EXCLUDING ACCIDENT & HEALTH BUSINESS

TOP 40 WRITERS

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
STATE FARM MUTUAL AUTOMOBILE INS CO	\$680,955,769	10.85	827	106
AMERICAN FAMILY MUTUAL INS CO	\$467,976,273	7.46	722	134
STATE FARM FIRE AND CASUALTY CO	\$287,862,480	4.59	289	87
SHELTER MUTUAL INSURANCE CO	\$222,217,567	3.54	303	119
FARMERS INSURANCE COMPANY INC	\$171,630,123	2.74	271	138
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$150,325,259	2.40	13	8
ALLSTATE INSURANCE COMPANY	\$131,134,648	2.09	321	213
AMERICAN STANDARD INS CO OF WISCONSIN	\$86,362,947	1.38	132	133
AMERICAN STATES INSURANCE COMPANY*	\$85,050,304	1.36	53	54
MID CENTURY INSURANCE COMPANY	\$81,408,309	1.30	171	183
LIBERTY MUTUAL FIRE INSURANCE CO	\$80,262,294	1.28	65	71
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$79,555,580	1.27	161	176
AETNA CASUALTY AND SURETY COMPANY	\$74,698,089	1.19	32	37
LIBERTY MUTUAL INSURANCE COMPANY	\$69,103,329	1.10	45	57
FEDERAL INSURANCE COMPANY	\$64,719,822	1.03	1	1
CONTINENTAL INSURANCE COMPANY THE*	\$64,601,617	1.03	19	26
TRAVELERS INDEMNITY CO OF ILLINOIS	\$63,982,320	1.02	14	19
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$61,657,255	0.98	132	187
HARTFORD UNDERWRITERS INSURANCE CO	\$61,482,271	0.98	109	154
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$60,047,904	0.96	27	39
CONTINENTAL CASUALTY COMPANY*	\$55,983,713	0.89	16	25
SAFECO INSURANCE CO OF AMERICA	\$55,355,650	0.88	81	128
FEDERATED MUTUAL INSURANCE COMPANY	\$53,379,431	0.85	26	42
INSURANCE COMPANY OF NORTH AMERICA	\$51,164,164	0.82	27	46
CAMERON MUTUAL INSURANCE COMPANY	\$49,943,527	0.80	90	157
TRANSPORTATION INSURANCE COMPANY	\$49,902,836	0.80	18	31
COLUMBIA MUTUAL INSURANCE CO	\$47,319,457	0.75	126	232
ST PAUL FIRE & MARINE INSURANCE CO	\$46,646,898	0.74	15	28
UNITED STATES FIDELITY & GUARANTY CO	\$44,923,990	0.72	56	109
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$43,409,904	0.69	21	42
AMERICAN ECONOMY INSURANCE COMPANY	\$42,985,036	0.69	32	65
RELIANCE INSURANCE COMPANY	\$37,808,383	0.60	2	5
FARMERS AND MERCHANTS INSURANCE CO	\$36,682,326	0.58	73	173
HARTFORD FIRE INSURANCE COMPANY	\$35,666,445	0.57	21	51
COMMERCIAL UNION INSURANCE COMPANY	\$35,163,196	0.56	37	92
MEDICAL PROTECTIVE COMPANY	\$33,921,669	0.54	0	0
VANLINER INSURANCE COMPANY	\$32,406,513	0.52	16	43
AMERICAN MOTORISTS INSURANCE CO	\$29,705,078	0.47	21	62
ZURICH INSURANCE COMPANY	\$29,226,261	0.47	5	15
AMERICAN STATES PREFERRED INS CO	\$28,539,218	0.45	23	70
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	\$3,885,167,856	61.93	4413	

MISSOURI DEPARTMENT OF INSURANCE
1995 PRIVATE PASSENGER AUTOMOBILE INSURANCE

TOP 40 WRITERS

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
STATE FARM MUTUAL AUTOMOBILE INS CO	\$473,831,855	26.68	771	69
AMERICAN FAMILY MUTUAL INS CO	\$209,789,171	11.81	377	76
FARMERS INSURANCE COMPANY INC	\$129,640,489	7.30	248	81
SHELTER MUTUAL INSURANCE CO	\$110,485,093	6.22	184	71
ALLSTATE INSURANCE COMPANY	\$71,304,090	4.02	216	128
AMERICAN STANDARD INS CO OF WISCONSIN	\$66,358,750	3.74	131	84
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$47,100,192	2.65	132	119
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$35,955,666	2.02	106	125
STATE FARM FIRE AND CASUALTY CO	\$35,307,068	1.99	10	12
MID CENTURY INSURANCE COMPANY	\$28,759,472	1.62	91	134
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$24,065,629	1.36	20	35
CAMERON MUTUAL INSURANCE COMPANY	\$21,626,797	1.22	44	87
FARMERS AND MERCHANTS INSURANCE CO	\$19,508,612	1.10	47	102
PROGRESSIVE NORTHWESTERN INS CO	\$18,740,937	1.06	38	86
SAFECO INSURANCE CO OF AMERICA	\$18,149,635	1.02	43	100
AMERICAN STATES PREFERRED INS CO	\$16,747,410	0.94	15	38
ALLSTATE INDEMNITY COMPANY	\$16,646,877	0.94	32	81
HARTFORD UNDERWRITERS INSURANCE CO	\$16,253,314	0.92	77	201
AMERICAN ECONOMY INSURANCE COMPANY	\$15,455,373	0.87	17	47
LIBERTY MUTUAL FIRE INSURANCE CO	\$15,446,304	0.87	38	104
COLUMBIA MUTUAL INSURANCE CO	\$14,953,039	0.84	74	210
ATLANTA CASUALTY COMPANY	\$11,141,701	0.63	107	407
SAFECO NATIONAL INSURANCE COMPANY	\$10,334,544	0.58	21	86
FIREMANS FUND INS CO OF MISSOURI	\$10,065,138	0.57	7	29
METROPOLITAN PROPERTY & CASUALTY INS CO	\$9,458,673	0.53	46	206
IGF INSURANCE COMPANY	\$9,147,398	0.52	55	255
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$8,610,558	0.48	31	153
USAA CASUALTY INSURANCE COMPANY	\$8,509,718	0.48	15	75
GOVERNMENT EMPLOYEES INSURANCE CO	\$8,402,444	0.47	17	86
DAIRYLAND INSURANCE COMPANY	\$7,981,202	0.45	31	165
WINDSOR INSURANCE COMPANY	\$7,468,463	0.42	23	130
MILLERS MUTUAL INSURANCE ASSOCIATION	\$7,375,724	0.42	35	201
GATEWAY INSURANCE COMPANY	\$6,705,958	0.38	38	240
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$6,504,576	0.37	18	117
STATE AUTO PROPERTY & CASUALTY INS CO	\$6,240,673	0.35	14	95
COLONIAL INSURANCE CO OF CALIFORNIA	\$6,186,684	0.35	17	116
FIRST NATIONAL INS CO OF AMERICA	\$6,111,971	0.34	19	132
AMERICAN MOTORISTS INSURANCE CO	\$5,912,186	0.33	14	100
AMCO INSURANCE COMPANY	\$5,735,075	0.32	13	96
GEICO GENERAL INS CO	\$5,646,184	0.32	23	173
	=====	=====	=====	
	\$1,553,664,642	87.50	3255	

MISSOURI DEPARTMENT OF INSURANCE
1995 HOMEOWNERS INSURANCE

TOP 40 WRITERS

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

	(1)	(2)	(3)	(4)
COMPANY	PREMIUM WRITTEN (3 YR AVE)	MARKET SHARE (3 YR AVE)	3 YEAR COMPLAINTS	3 YEAR COMPLAINT INDEX
STATE FARM FIRE AND CASUALTY CO	\$120,714,005	25.73	228	60
AMERICAN FAMILY MUTUAL INS CO	\$75,878,653	16.17	238	100
SHELTER MUTUAL INSURANCE CO	\$28,639,743	6.10	75	83
MID CENTURY INSURANCE COMPANY	\$21,099,415	4.50	69	104
ALLSTATE INSURANCE COMPANY	\$19,914,939	4.24	90	144
SAFECO INSURANCE CO OF AMERICA	\$15,087,515	3.22	26	55
STATE FARM GENERAL INSURANCE CO	\$12,377,920	2.64	11	28
FIRE INSURANCE EXCHANGE	\$12,374,636	2.64	34	87
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$10,188,752	2.17	26	81
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$6,281,834	1.34	0	0
CAMERON MUTUAL INSURANCE COMPANY	\$5,990,109	1.28	30	159
HARTFORD UNDERWRITERS INSURANCE CO	\$5,543,105	1.18	10	57
AMERICAN STATES PREFERRED INS CO	\$5,463,033	1.16	6	35
FARMERS AND MERCHANTS INSURANCE CO	\$5,340,468	1.14	20	119
LIBERTY MUTUAL FIRE INSURANCE CO	\$4,930,582	1.05	13	84
VIGILANT INSURANCE COMPANY	\$4,847,636	1.03	2	13
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$4,564,519	0.97	20	139
METROPOLITAN PROPERTY & CASUALTY INS CO	\$4,463,374	0.95	41	292
ECONOMY PREFERRED INSURANCE COMPANY	\$3,561,323	0.76	17	152
AMERICAN ECONOMY INSURANCE COMPANY	\$3,503,489	0.75	8	73
COLUMBIA MUTUAL INSURANCE CO	\$3,460,893	0.74	29	266
FARMERS INSURANCE EXCHANGE	\$3,446,353	0.73	15	138
SECURA INSURANCE A MUTUAL COMPANY	\$3,446,265	0.73	10	92
AUTO CLUB FAMILY INSURANCE COMPANY	\$2,932,337	0.62	10	108
STATE AUTO PROPERTY & CASUALTY INS CO	\$2,742,891	0.58	12	139
BOSTON OLD COLONY INSURANCE COMPANY	\$2,720,479	0.58	1	12
MILLERS MUTUAL INSURANCE ASSOCIATION	\$2,630,534	0.56	22	266
FIREMANS FUND INSURANCE COMPANY	\$2,615,164	0.56	5	61
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$2,524,252	0.54	6	76
AMERICAN STATES INSURANCE CO TX	\$2,249,078	0.48	0	0
ST PAUL GUARDIAN INSURANCE COMPANY	\$2,235,676	0.48	3	43
ALLIED MUTUAL INS CO	\$2,174,615	0.46	25	365
AUTO OWNERS INSURANCE CO MUTUAL	\$2,137,522	0.46	6	89
AMERICAN STATES INSURANCE COMPANY*	\$2,076,439	0.44	12	184
AMERICAN MOTORISTS INSURANCE CO	\$2,074,438	0.44	4	61
MILLERS CLASSIFIED INSURANCE COMPANY	\$2,058,537	0.44	16	247
PACIFIC INDEMNITY COMPANY	\$1,947,661	0.42	0	0
ALLIED PROPERTY & CASUALTY INS CO	\$1,807,276	0.39	8	141
ASSURANCE COMPANY OF AMERICA	\$1,743,436	0.37	0	0
BLUE RIDGE INSURANCE COMPANY	\$1,646,391	0.35	12	232
	=====	=====	=====	
	\$419,435,287	89.40	1160	

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL ACCIDENT & HEALTH BUSINESS

TOP 40 WRITERS

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
BLUE CROSS & BLUE SHIELD OF MO	\$588,169,652	22.07	993	113
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	\$268,771,415	10.09	137	34
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$164,491,018	6.17	122	49
PRINCIPAL MUTUAL LIFE INS CO	\$89,952,139	3.38	64	47
HALIC INSURANCE CO DBA HEALTHY ALLIANCE	\$89,257,113	3.35	32	24
CONTINENTAL ASSURANCE COMPANY	\$68,350,317	2.56	14	14
BANKERS LIFE AND CASUALTY COMPANY	\$41,875,042	1.57	73	116
AETNA LIFE INSURANCE COMPANY*	\$41,563,115	1.56	97	156
AMERICAN FAMILY MUTUAL INS CO	\$39,875,469	1.50	71	119
GENERAL AMERICAN LIFE INSURANCE CO	\$38,957,770	1.46	63	108
STATE FARM MUTUAL AUTOMOBILE INS CO	\$38,807,832	1.46	17	29
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$36,980,563	1.39	35	63
TRAVELERS INSURANCE COMPANY THE	\$36,037,493	1.35	115	213
CONNECTICUT GENERAL LIFE INS CO	\$34,684,350	1.30	33	63
FORTIS BENEFITS INSURANCE COMPANY	\$34,446,586	1.29	36	70
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$33,534,757	1.26	0	0
JOHN ALDEN LIFE INSURANCE CO	\$31,228,304	1.17	36	77
UNUM LIFE INS CO OF AMERICA	\$30,193,704	1.13	13	29
METROPOLITAN LIFE INSURANCE COMPANY	\$27,240,637	1.02	82	201
MUTUAL OF OMAHA INSURANCE COMPANY	\$26,603,170	1.00	77	193
HUMANA INSURANCE COMPANY	\$26,309,982	0.99	28	71
UNITED WISCONSIN LIFE INSURANCE COMPANY	\$26,250,786	0.99	21	53
MISSOURI VALLEY LIFE AND HEALTH INS CO	\$24,763,844	0.93	101	272
BUSINESS MENS ASSURANCE CO OF AMERICA	\$20,219,279	0.76	18	59
UNITED HEALTH AND LIFE INSURANCE CO	\$19,415,257	0.73	0	0
COMBINED INSURANCE CO OF AMERICA	\$19,200,552	0.72	100	347
UNITED OF OMAHA LIFE INS CO	\$17,791,095	0.67	29	109
UNITED AMERICAN INSURANCE COMPANY	\$16,945,426	0.64	51	201
EQUITABLE LIFE & CASUALTY INS CO	\$16,522,247	0.62	13	52
CONTINENTAL CASUALTY COMPANY*	\$16,030,205	0.60	20	83
LIFE INSURANCE CO OF NORTH AMERICA	\$15,381,268	0.58	9	39
GOLDEN RULE INSURANCE COMPANY	\$15,196,224	0.57	42	184
PHYSICIANS MUTUAL INSURANCE COMPANY	\$14,042,186	0.53	39	185
NEW YORK LIFE INSURANCE COMPANY	\$13,953,171	0.52	10	48
TRUSTMARK INSURANCE CO (MUTUAL)	\$13,822,555	0.52	24	116
WASHINGTON NATIONAL INSURANCE CO*	\$13,780,146	0.52	30	145
AMERICAN REPUBLIC INSURANCE COMPANY	\$13,709,487	0.51	22	107
SHELTER LIFE INSURANCE CO	\$13,374,010	0.50	8	40
TIME INSURANCE COMPANY	\$13,115,840	0.49	34	173
PIONEER LIFE INSURANCE CO OF IL	\$12,797,765	0.48	33	172
	=====	=====	=====	
	\$2,103,641,770	78.93	2742	

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL LIFE BUSINESS

TOP 40 WRITERS.

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

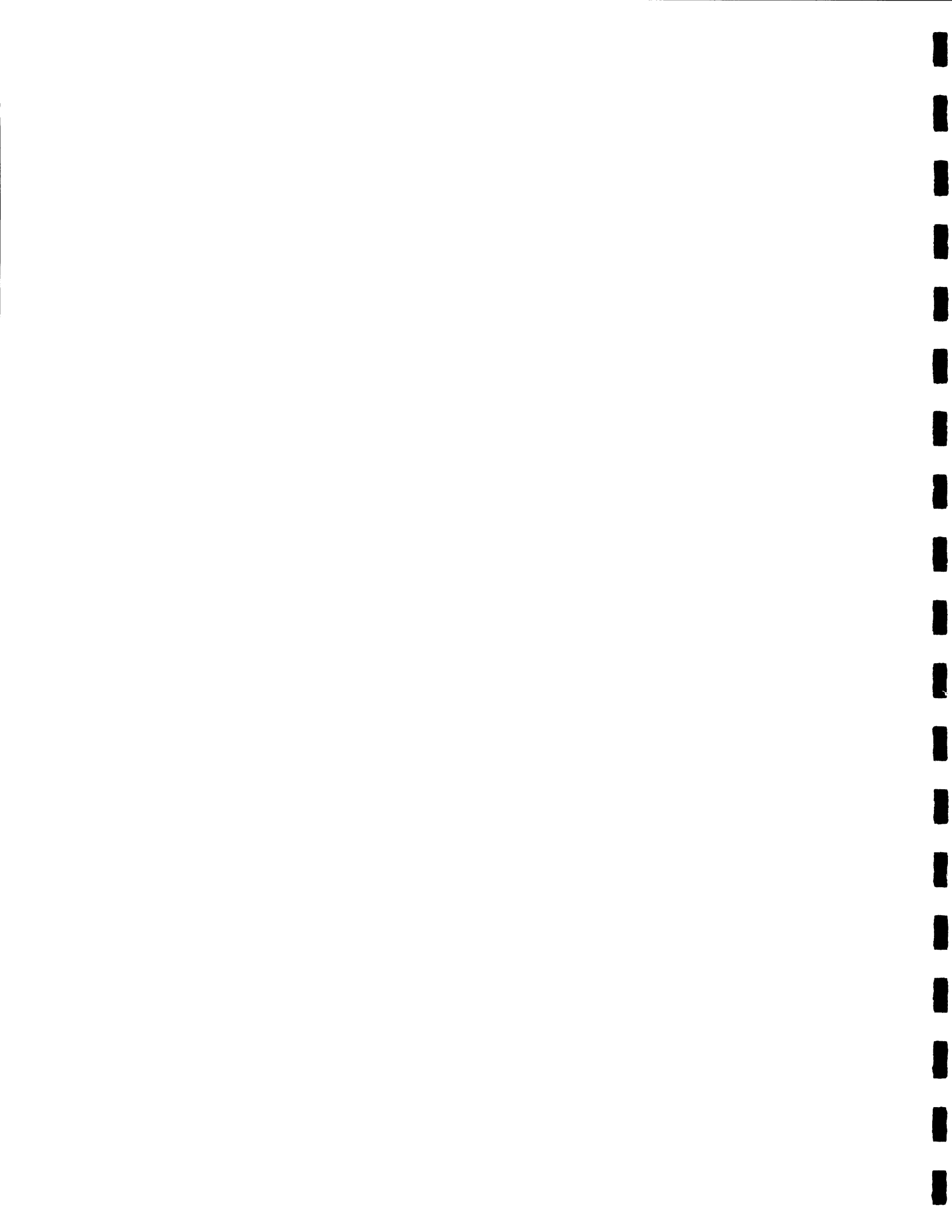
COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
GENERAL AMERICAN LIFE INSURANCE CO	\$140,146,214	7.34	31	24
METROPOLITAN LIFE INSURANCE COMPANY	\$104,403,666	5.47	107	109
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$97,901,458	5.13	182	198
CONNECTICUT GENERAL LIFE INS CO	\$94,081,600	4.93	7	8
NORTHWESTERN MUTUAL LIFE INS CO	\$70,953,798	3.72	4	6
STATE FARM LIFE INSURANCE COMPANY	\$60,032,038	3.14	16	28
NEW YORK LIFE INSURANCE COMPANY	\$44,529,444	2.33	48	115
AIG LIFE INSURANCE COMPANY	\$42,572,551	2.23	2	5
HARTFORD LIFE INSURANCE COMPANY	\$42,422,991	2.22	6	15
PACIFIC MUTUAL LIFE INSURANCE CO	\$41,313,716	2.16	0	0
MASSACHUSETTS MUTUAL LIFE INS CO	\$32,735,890	1.71	10	33
AMERICAN FAMILY LIFE INSURANCE CO	\$27,652,542	1.45	13	50
MANUFACTURERS LIFE INSURANCE CO	\$26,955,824	1.41	2	8
PHOENIX HOME LIFE MUTUAL INS CO	\$26,772,306	1.40	8	32
JACKSON NATIONAL LIFE INSURANCE CO	\$23,450,521	1.23	15	68
EQUITABLE VARIABLE LIFE INS CO	\$23,169,690	1.21	10	46
NEW YORK LIFE INS & ANNUITY CORPORATION	\$20,075,209	1.05	4	21
AID ASSOCIATION FOR LUTHERANS	\$17,171,140	0.90	5	31
JOHN HANCOCK MUTUAL LIFE INS CO	\$16,778,181	0.88	36	229
TRANSAMERICA OCCIDENTAL LIFE INS CO	\$16,510,244	0.86	6	39
PRIMERICA LIFE INSURANCE COMPANY	\$16,423,379	0.86	22	143
TRAVELERS INSURANCE COMPANY THE	\$16,404,817	0.86	6	39
OZARK NATIONAL LIFE INSURANCE CO	\$15,807,464	0.83	29	195
RELIABLE LIFE INSURANCE COMPANY*	\$15,470,911	0.81	67	461
PRINCIPAL MUTUAL LIFE INS CO	\$15,255,482	0.80	6	42
BUSINESS MENS ASSURANCE CO OF AMERICA	\$14,883,296	0.78	7	50
NEW ENGLAND MUTUAL LIFE INS CO	\$14,860,120	0.78	3	22
FRANKLIN LIFE INSURANCE COMPANY	\$14,359,279	0.75	15	111
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$13,488,919	0.71	3	24
KANSAS CITY LIFE INSURANCE CO	\$13,222,867	0.69	18	145
FARM BUREAU LIFE INS CO OF MISSOURI	\$13,058,069	0.68	9	73
EQUITABLE LIFE ASSUR SOCIETY OF THE US	\$13,048,653	0.68	15	122
FARMERS NEW WORLD LIFE INSURANCE CO	\$12,865,236	0.67	5	41
PROVIDENT LIFE AND ACCIDENT INS CO	\$12,195,801	0.64	4	35
SHELTER LIFE INSURANCE CO	\$11,711,877	0.61	6	55
SECURITY LIFE OF DENVER INSURANCE CO*	\$11,681,668	0.61	3	27
AMERICAN GENERAL LIFE & ACCIDENT INS CO	\$11,262,832	0.59	62	586
UNITED OF OMAHA LIFE INS CO	\$11,198,468	0.59	20	190
SUN LIFE ASSURANCE CO OF CANADA	\$10,903,157	0.57	0	0
PRUCO LIFE INSURANCE COMPANY	\$10,340,365	0.54	1	10
	=====	=====	=====	
	\$1,238,071,684	64.86	813	

Complaint Indices



Total Property & Casualty

Complaint Indices



MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL PROPERTY & CASUALTY BUSINESS
EXCLUDING ACCIDENT & HEALTH BUSINESS

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
ABEILLE GENERAL INSURANCE COMPANY	\$143,398	0.00	0	0
ACCELERATION NATIONAL INS CO*	\$431,765	0.01	1	202
ACSTAR INSURANCE COMPANY	\$432,970	0.01	0	0
AEGIS SECURITY INSURANCE COMPANY	\$285,633	0.00	1	305
AETNA CASUALTY & SURETY CO OF IL	\$2,721,676	0.04	4	128
AETNA CASUALTY & SURETY OF AMERICA	\$6,952,575	0.11	2	25
AETNA CASUALTY AND SURETY COMPANY	\$74,698,089	1.19	32	37
AETNA CASUALTY CO OF CONNECTICUT	\$2,308,034	0.04	1	38
AETNA COMMERCIAL INSURANCE COMPANY	\$115,774	0.00	0	0
AETNA INSURANCE COMPANY	\$3,630,316	0.06	11	264
AETNA INSURANCE COMPANY OF ILLINOIS	\$17,765	0.00	0	0
AFFILIATED FM INSURANCE COMPANY	\$3,967,141	0.06	0	0
AGRI GENERAL INSURANCE COMPANY	\$887,218	0.01	0	0
AGRICULTURAL INSURANCE COMPANY	\$3,212,981	0.05	0	0
AIU INSURANCE COMPANY	\$264,628	0.00	0	0
ALBANY INSURANCE COMPANY	\$211,776	0.00	0	0
ALLENDALE MUTUAL INSURANCE COMPANY	\$17,482,808	0.28	0	0
ALLIANCE INSURANCE COMPANY INC	\$1,383,379	0.02	4	252
ALLIANZ INSURANCE COMPANY	\$1,455,900	0.02	0	0
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$1,127,454	0.02	0	0
ALLIED MUTUAL INS CO	\$17,234,651	0.27	33	167
ALLIED PROPERTY & CASUALTY INS CO	\$9,015,358	0.14	19	184
ALLSTATE INDEMNITY COMPANY	\$20,499,117	0.33	34	145
ALLSTATE INSURANCE COMPANY	\$131,134,648	2.09	321	213
AMBAC INDEMNITY CORPORATION	\$2,180,290	0.03	0	0
AMCO INSURANCE COMPANY	\$13,688,448	0.22	19	121
AMERICAN ALLIANCE INSURANCE COMPANY	\$2,725,315	0.04	0	0
AMERICAN ALTERNATIVE INS CORP	\$292,567	0.00	0	0
AMERICAN AND FOREIGN INSURANCE CO	\$4,988,361	0.08	0	0
AMERICAN AUTOMOBILE INSURANCE CO	\$8,344,325	0.13	1	10
AMERICAN BANKERS INS CO OF FLORIDA	\$17,514,918	0.28	30	149
AMERICAN CASUALTY CO OF READING PA	\$9,400,227	0.15	9	83
AMERICAN CONTINENTAL INSURANCE CO	\$3,662,518	0.06	0	0
AMERICAN CREDIT INDEMNITY CO	\$787,812	0.01	0	0
AMERICAN EAGLE INSURANCE CO	\$6,476,137	0.10	2	27
AMERICAN ECONOMY INSURANCE COMPANY	\$42,985,036	0.69	32	65
AMERICAN EMPIRE INS CO	\$80,680	0.00	0	0
AMERICAN EMPLOYERS INSURANCE CO	\$10,704,456	0.17	8	65
AMERICAN FAMILY HOME INSURANCE CO	\$5,128,876	0.08	12	204
AMERICAN FAMILY MUTUAL INS CO	\$467,976,273	7.46	722	134
AMERICAN FIDELITY INSURANCE COMPANY	\$137,779	0.00	0	0
AMERICAN FIRE & CASUALTY COMPANY	\$2,177,570	0.03	1	40
AMERICAN FIRE AND INDEMNITY COMPANY	\$373,711	0.01	0	0
AMERICAN GENERAL PROPERTY INS CO	\$453,578	0.01	2	384
AMERICAN GROWERS INSURANCE COMPANY	\$2,442,289	0.04	3	107
AMERICAN GUARANTEE & LIABILITY INS CO	\$3,527,675	0.06	1	25
AMERICAN HOME ASSURANCE COMPANY	\$11,931,064	0.19	0	0
AMERICAN INDEMNITY COMPANY	\$177,778	0.00	1	490
AMERICAN INSURANCE COMPANY THE	\$17,774,402	0.28	1	5
AMERICAN INTERNATIONAL INS CO	\$428,333	0.01	6	1221
AMERICAN INTERNATIONAL SOUTH INS CO	\$730,714	0.01	0	0
AMERICAN INTERSTATE INS CO	\$6,293	0.00	0	0
AMERICAN LIVE STOCK INSURANCE CO	\$689,263	0.01	0	0
AMERICAN LOYALTY INSURANCE CO	\$62,526	0.00	0	0
AMERICAN MANUFACTURERS MUTUAL INS CO	\$8,521,417	0.14	0	0
AMERICAN MODERN HOME INSURANCE CO	\$4,561,857	0.07	18	344
AMERICAN MOTORISTS INSURANCE CO	\$29,705,078	0.47	21	62
AMERICAN NATIONAL FIRE INSURANCE CO	\$6,041,964	0.10	0	0
AMERICAN NATIONAL GENERAL INS CO	\$2,910,477	0.05	9	269

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL PROPERTY & CASUALTY BUSINESS
EXCLUDING ACCIDENT & HEALTH BUSINESS

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$15,695,272	0.25	37	205
AMERICAN PREMIER INSURANCE COMPANY	\$4,583,253	0.07	16	304
AMERICAN PROTECTION INSURANCE CO	\$4,310,163	0.07	0	0
AMERICAN REINSURANCE COMPANY	\$566	0.00	0	0
AMERICAN RELIABLE INSURANCE COMPANY	\$627,540	0.01	5	694
AMERICAN ROAD INSURANCE COMPANY	\$5,064,385	0.08	5	86
AMERICAN SECURITY INSURANCE COMPANY	\$2,951,817	0.05	3	89
AMERICAN SPIRIT INSURANCE COMPANY	\$843,503	0.01	0	0
AMERICAN STANDARD INS CO OF WISCONSIN	\$86,362,947	1.38	132	133
AMERICAN STATES INSURANCE CO TX	\$3,341,110	0.05	0	0
AMERICAN STATES INSURANCE COMPANY*	\$85,050,304	1.36	53	54
AMERICAN STATES PREFERRED INS CO	\$28,539,218	0.45	23	70
AMERICAN STERLING INSURANCE COMPANY	\$6,423,611	0.10	1	14
AMERICAN ZURICH INSURANCE COMPANY	\$930,813	0.01	1	94
AMERICAS INSURANCE COMPANY	\$389,950	0.01	0	0
AMERIN GUARANTY CORPORATION	\$111,066	0.00	0	0
AMERISURE INSURANCE COMPANY	\$13,135,692	0.21	22	146
AMEX ASSURANCE COMPANY	\$1,807,965	0.03	4	193
AMICA MUTUAL INSURANCE COMPANY	\$1,554,570	0.02	3	168
AMWEST SURETY INSURANCE COMPANY	\$1,693,460	0.03	3	154
ANTHEM CASUALTY INSURANCE COMPANY	\$1,133,678	0.02	8	615
ARGONAUT INSURANCE COMPANY	\$-72,305	-0.00	0	0
ARGONAUT MIDWEST INSURANCE COMPANY	\$3,296,639	0.05	0	0
ARKWRIGHT MUTUAL INSURANCE CO	\$9,696,413	0.15	0	0
ARMED FORCES INSURANCE EXCHANGE	\$1,108,404	0.02	1	79
ASSOCIATED INDEMNITY CORPORATION	\$6,462,984	0.10	1	13
ASSOCIATES INSURANCE COMPANY	\$5,047,318	0.08	1	17
ASSURANCE COMPANY OF AMERICA	\$14,130,571	0.23	4	25
ATHENA ASSURANCE COMPANY	\$149,027	0.00	0	0
ATLANTA CASUALTY COMPANY	\$16,252,041	0.26	107	574
ATLANTA SPECIALTY INSURANCE COMPANY	\$638,954	0.01	2	273
ATLANTIC MUTUAL INSURANCE COMPANY	\$9,706,130	0.15	4	36
ATLAS ASSURANCE CO OF AMERICA	\$107,665	0.00	0	0
ATLAS INSURANCE COMPANY	\$3,221,738	0.05	0	0
AUTO CLUB FAMILY INSURANCE COMPANY	\$4,593,297	0.07	10	190
AUTO OWNERS INSURANCE CO MUTUAL	\$17,834,683	0.28	24	117
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$61,657,255	0.98	132	187
AUTOMOBILE INS CO OF HARTFORD CT	\$2,442,310	0.04	3	107
AVEMCO INSURANCE COMPANY	\$1,029,887	0.02	0	0
BALBOA INSURANCE COMPANY	\$1,098,588	0.02	3	238
BANKERS AND SHIPPERS INSURANCE COMPANY	\$4,806,689	0.08	19	344
BANKERS INSURANCE COMPANY	\$129,279	0.00	0	0
BANKERS MULTIPLE LINE INSURANCE CO	\$568,135	0.01	0	0
BANKERS STANDARD FIRE & MARINE CO	\$282	0.00	0	0
BANKERS STANDARD INSURANCE COMPANY	\$1,281,362	0.02	0	0
BAR PLAN MUTUAL INSURANCE CO THE	\$15,211,434	0.24	0	0
BCS INSURANCE COMPANY	\$745,594	0.01	1	117
BIRMINGHAM FIRE INS CO OF PA	\$1,158,118	0.02	0	0
BITUMINOUS CASUALTY CORPORATION	\$6,534,589	0.10	1	13
BITUMINOUS FIRE AND MARINE INS CO	\$437,276	0.01	0	0
BLUE RIDGE INSURANCE COMPANY	\$2,921,043	0.05	12	358
BOND SAFEGUARD INSURANCE COMPANY	\$55,954	0.00	0	0
BOSTON OLD COLONY INSURANCE COMPANY	\$11,716,794	0.19	2	15
BROTHERHOOD MUTUAL INSURANCE CO	\$1,769,433	0.03	0	0
BUCKEYE UNION INSURANCE COMPANY	\$25,495	0.00	1	3418
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	\$43,370	0.00	0	0
CALIFORNIA CASUALTY INSURANCE CO	\$6,742	0.00	0	0
CALIFORNIA COMPENSATION INS CO	\$93,307	0.00	0	0
CALVERT INSURANCE COMPANY	\$375,533	0.01	0	0

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL PROPERTY & CASUALTY BUSINESS
EXCLUDING ACCIDENT & HEALTH BUSINESS

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
CAMDEN FIRE INSURANCE ASSOCIATION	\$643,814	0.01	0	0
CAMERON MUTUAL INSURANCE COMPANY	\$49,943,527	0.80	90	157
CANAL INSURANCE COMPANY	\$2,854,808	0.05	4	122
CAPITAL CITY INSURANCE COMPANY INC	\$568	0.00	0	0
CAPITOL INDEMNITY CORPORATION	\$3,680,786	0.06	5	118
CAROLINA CASUALTY INSURANCE COMPANY	\$2,942,631	0.05	1	30
CASUALTY RECIPROCAL EXCHANGE	\$3,666,740	0.06	3	71
CENTENNIAL INSURANCE COMPANY	\$2,839,976	0.05	0	0
CENTRAL STATES INDEMNITY CO OF OMAHA	\$4,457,258	0.07	0	0
CENTURION CASUALTY COMPANY	\$1,578,390	0.03	0	0
CENTURY INDEMNITY COMPANY	\$2,733,507	0.04	2	64
CENTURY-NATIONAL INSURANCE COMPANY	\$15,070	0.00	0	0
CHARTER OAK FIRE INSURANCE CO THE	\$5,267,781	0.08	1	17
CHICAGO INSURANCE COMPANY	\$1,899,483	0.03	0	0
CHRISTIANIA GENERAL INS CORP OF NY	\$179,869	0.00	0	0
CHRYSLER INSURANCE COMPANY	\$5,644,095	0.09	3	46
CHURCH INSURANCE CO THE	\$520,316	0.01	0	0
CHURCH MUTUAL INSURANCE COMPANY	\$12,366,663	0.20	8	56
CIGNA FIRE UNDERWRITERS INS CO	\$2,241,608	0.04	1	39
CIGNA INSURANCE COMPANY	\$6,981,244	0.11	0	0
CIGNA PROPERTY & CASUALTY INS CO	\$7,998,928	0.13	2	22
CIM INSURANCE CORPORATION	\$181,287	0.00	1	481
CINCINNATI CASUALTY COMPANY THE	\$3,721,831	0.06	0	0
CINCINNATI INDEMNITY COMPANY INC	\$26,703	0.00	0	0
CINCINNATI INS CO THE	\$11,953,290	0.19	6	44
CITIZENS INSURANCE COMPANY OF AMERICA	\$8,988,629	0.14	3	29
CITIZENS SECURITY MUTUAL INS CO	\$338,338	0.01	0	0
CLARENDON NATIONAL INS CO	\$1,696,728	0.03	1	51
CMG MORTGAGE INSURANCE COMPANY	\$15,754	0.00	0	0
COLONIA INSURANCE COMPANY	\$2,165,282	0.03	6	241
COLONIAL INSURANCE CO OF CALIFORNIA	\$8,500,295	0.14	17	174
COLONIAL PENN FRANKLIN INSURANCE CO	\$1,394,872	0.02	4	250
COLONIAL PENN INSURANCE COMPANY	\$1,796,610	0.03	6	291
COLUMBIA MUTUAL INSURANCE CO	\$47,319,457	0.75	126	232
COLUMBIA NATIONAL INSURANCE COMPANY	\$11,301,096	0.18	6	46
COMMERCE AND INDUSTRY INSURANCE CO	\$6,043,715	0.10	1	14
COMMERCIAL INS CO OF NEWARK NJ*	\$51,173	0.00	0	0
COMMERCIAL LOAN INS CORPORATION	\$7,699	0.00	0	0
COMMERCIAL UNION INSURANCE COMPANY	\$35,163,196	0.56	37	92
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	\$971,189	0.02	0	0
COMPUTER INSURANCE COMPANY	\$473,423	0.01	0	0
CONNECTICUT INDEMNITY COMPANY THE	\$1,871,762	0.03	3	140
CONTINENTAL CASUALTY COMPANY*	\$55,983,713	0.89	16	25
CONTINENTAL INSURANCE COMPANY THE*	\$64,601,617	1.03	19	26
CONTINENTAL NATIONAL INDEMNITY COMPANY	\$129,788	0.00	0	0
CONTINENTAL WESTERN CASUALTY COMPANY	\$1,627,936	0.03	3	161
CONTINENTAL WESTERN INSURANCE CO	\$17,972,332	0.29	10	48
CONTRACTORS BONDING & INS COMPANY	\$46,040	0.00	0	0
COREGIS INSURANCE COMPANY	\$2,265,816	0.04	0	0
CORONET INSURANCE COMPANY	\$4,047,868	0.06	29	624
COUNTRY CASUALTY INS CO	\$423,446	0.01	0	0
COUNTRY MUTUAL INSURANCE COMPANY	\$6,478,196	0.10	18	242
CREDIT GENERAL INS CO	\$752,766	0.01	0	0
CUMIS INSURANCE SOCIETY INC	\$6,140,628	0.10	0	0
DAIRYLAND INSURANCE COMPANY	\$10,197,440	0.16	33	282
DEPOSITORS INSURANCE COMPANY	\$1,769,906	0.03	9	443
DIAMOND STATE INSURANCE COMPANY	\$294,998	0.00	0	0
DOCTORS COMPANY AN INTERINS EXCHANGE	\$1,023,696	0.02	0	0
EAGLE AMERICAN INSURANCE COMPANY	\$54,993	0.00	0	0

MISSOURI DEPARTMENT OF INSURANCE
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AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
ECONOMY FIRE & CASUALTY COMPANY	\$3,837,605	0.06	10	227
ECONOMY PREFERRED INSURANCE COMPANY	\$8,005,043	0.13	22	239
ECONOMY PREMIER ASSURANCE COMPANY	\$109,797	0.00	0	0
ELECTRIC INSURANCE COMPANY	\$319,809	0.01	0	0
EMCASCO INSURANCE COMPANY	\$1,589,177	0.03	0	0
EMPIRE FIRE AND MARINE INSURANCE CO	\$4,647,336	0.07	12	225
EMPLOYERS FIRE INSURANCE COMPANY	\$12,130,307	0.19	9	65
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$60,047,904	0.96	27	39
EMPLOYERS MUTUAL CASUALTY COMPANY	\$11,227,995	0.18	6	47
EMPLOYERS REINSURANCE CORPORATION	\$10,117,640	0.16	1	9
EQUITY MUTUAL INSURANCE COMPANY	\$8,968,628	0.14	21	204
EXECUTIVE RISK INDEMNITY INC	\$560,859	0.01	0	0
FAR WEST INSURANCE COMPANY	\$623	0.00	0	0
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$79,555,580	1.27	161	176
FARMERS ALLIANCE MUTUAL INS CO	\$5,334,756	0.09	10	163
FARMERS AND MERCHANTS INSURANCE CO	\$36,682,326	0.58	73	173
FARMERS INSURANCE COMPANY INC	\$171,630,123	2.74	271	138
FARMERS INSURANCE EXCHANGE	\$16,301,743	0.26	16	86
FARMERS MUTUAL HAIL INS CO OF IOWA	\$2,219,416	0.04	0	0
FARMERS UNION CO-OPERATIVE INS CO OF NE	\$318,337	0.01	1	274
FARMINGTON CASUALTY COMPANY	\$7,167,717	0.11	0	0
FARMLAND MUTUAL INSURANCE COMPANY	\$4,162,189	0.07	5	105
FEDERAL INSURANCE COMPANY	\$64,719,822	1.03	1	1
FEDERATED MUTUAL INSURANCE COMPANY	\$53,379,431	0.85	26	42
FEDERATED RURAL ELECTRIC INS CORP	\$2,629,812	0.04	0	0
FFG INSURANCE COMPANY	\$137,669	0.00	0	0
FG INSURANCE CORPORATION	\$60,656	0.00	0	0
FIDELITY & GUARANTY INS UNDERWRITERS	\$9,059,074	0.14	4	38
FIDELITY AND CASUALTY CO OF NY*	\$25,093,581	0.40	21	73
FIDELITY AND DEPOSIT CO MARYLAND	\$11,194,938	0.18	4	31
FIDELITY AND GUARANTY INSURANCE COMPANY	\$5,892,781	0.09	1	15
FINANCIAL AMERICAN INSURANCE COMPANY	\$30,643	0.00	0	0
FINANCIAL GUARANTY INSURANCE COMPANY	\$5,012,654	0.08	0	0
FINANCIAL SECURITY ASSUR INC	\$749,160	0.01	0	0
FINANCIAL SECURITY ASSURANCE OF MD INC	\$790,971	0.01	0	0
FIRE AND CASUALTY INS CO OF CONNECTICUT	\$1,715,688	0.03	0	0
FIRE INSURANCE EXCHANGE	\$19,448,295	0.31	38	170
FIREMANS FUND INS CO OF MISSOURI	\$13,635,532	0.22	9	58
FIREMANS FUND INS CO OF WISCONSIN	\$6,685,917	0.11	2	26
FIREMANS FUND INSURANCE COMPANY	\$21,672,166	0.35	27	109
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$1,626,784	0.03	0	0
FIRST AMERICAN INSURANCE COMPANY	\$5,947,693	0.09	7	103
FIRST COMMUNITY INSURANCE COMPANY	\$84,708	0.00	0	0
FIRST EXCESS AND REINSURANCE CORP	\$3,008	0.00	0	0
FIRST FINANCIAL INSURANCE COMPANY	\$1,093,556	0.02	3	239
FIRST LIBERTY INSURANCE CORP THE	\$1,325,983	0.02	0	0
FIRST MARINE INS CO	\$1,469,516	0.02	27	1601
FIRST NATIONAL INS CO OF AMERICA	\$9,255,729	0.15	19	179
FIRST SPECIALTY INSURANCE CORPORATION	\$2,125,603	0.03	0	0
FLORISTS MUTUAL INSURANCE COMPANY	\$1,593,463	0.03	1	55
FOREMOST INSURANCE CO	\$3,915,461	0.06	16	356
FOREMOST PROPERTY AND CASUALTY INS CO	\$865,209	0.01	9	906
FOREMOST SIGNATURE INSURANCE COMPANY	\$3,677,551	0.06	13	308
FORUM INSURANCE COMPANY	\$1,062,984	0.02	2	164
FREMONT INDEMNITY COMPANY	\$37,269	0.00	0	0
GAN NATIONAL INSURANCE COMPANY	\$3,958	0.00	0	0
GAN NORTH AMERICAN INSURANCE CO	\$37,290	0.00	0	0
GATEWAY INSURANCE COMPANY	\$11,622,831	0.19	47	352
GE RESIDENTIAL MORTG INS CORP OF NC	\$36,285	0.00	0	0

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
GEICO CASUALTY COMPANY	\$540,271	0.01	2	323
GEICO GENERAL INS CO	\$7,103,693	0.11	23	282
GEICO INDEMNITY COMPANY	\$1,589,558	0.03	6	329
GENERAL ACCIDENT INS CO OF AMERICA	\$19,913,834	0.32	29	127
GENERAL CASUALTY CO OF ILLINOIS	\$612,016	0.01	2	285
GENERAL CASUALTY CO OF WISCONSIN	\$7,389,208	0.12	14	165
GENERAL ELECTRIC MORT INS CORP	\$8,920,370	0.14	0	0
GENERAL ELECTRIC MORT INS CORP OF NC	\$22,805	0.00	0	0
GENERAL INSURANCE CO OF AMERICA	\$5,644,818	0.09	6	93
GENERAL REINSURANCE CORPORATION	\$852,218	0.01	0	0
GENERAL STAR NATIONAL INS CO	\$304,228	0.00	0	0
GENERALI U S BRANCH	\$528,659	0.01	1	165
GENESIS INSURANCE COMPANY	\$1,277,781	0.02	0	0
GERLING AMERICA INSURANCE COMPANY	\$812,242	0.01	1	107
GLENS FALLS INSURANCE COMPANY THE	\$2,496,777	0.04	0	0
GLOBE INDEMNITY COMPANY	\$1,949,861	0.03	0	0
GOVERNMENT EMPLOYEES INSURANCE CO	\$11,536,112	0.18	24	181
GRAIN DEALERS MUTUAL INSURANCE CO	\$1,877,605	0.03	4	186
GRANITE STATE INSURANCE COMPANY	\$14,326,356	0.23	7	43
GREAT AMERICAN INSURANCE COMPANY	\$5,158,144	0.08	15	253
GREAT CENTRAL INSURANCE COMPANY	\$4,998,834	0.08	0	0
GREAT DIVIDE INSURANCE COMPANY	\$375,417	0.01	0	0
GREAT NORTHERN INSURANCE COMPANY	\$6,933,388	0.11	1	13
GREAT PACIFIC INSURANCE COMPANY	\$6,028	0.00	0	0
GREAT WEST CASUALTY COMPANY	\$26,594,907	0.42	17	56
GREATER NEW YORK MUTUAL INS CO	\$38,723	0.00	0	0
GREENWICH INSURANCE COMPANY	\$405,720	0.01	0	0
GRINNELL MUTUAL REINSURANCE COMPANY	\$10,160,712	0.16	16	137
GUARANTY NATIONAL INSURANCE COMPANY	\$4,008,837	0.06	11	239
GULF INSURANCE COMPANY	\$15,662,008	0.25	7	39
GULF UNDERWRITERS INSURANCE COMPANY	\$225,421	0.00	0	0
HAMILTON INSURANCE COMPANY	\$1,755,322	0.03	20	993
HANOVER INSURANCE COMPANY THE	\$8,280,794	0.13	21	221
HARCO NATIONAL INSURANCE COMPANY	\$2,198,768	0.04	2	79
HARTFORD CASUALTY INS CO	\$20,664,722	0.33	26	110
HARTFORD FIRE INSURANCE COMPANY	\$35,666,445	0.57	21	51
HARTFORD STEAM BOILER INSPECTION & INS	\$3,931,380	0.06	1	22
HARTFORD UNDERWRITERS INSURANCE CO	\$61,482,271	0.98	109	154
HAWKEYE SECURITY INSURANCE COMPANY	\$12,831,276	0.20	27	183
HERITAGE INDEMNITY COMPANY	\$1,555,969	0.02	0	0
HIGHLANDS INSURANCE COMPANY	\$307,898	0.00	0	0
HOME INSURANCE CO OF WISCONSIN THE	\$6,395	0.00	0	0
HOME INSURANCE COMPANY THE	\$8,653,524	0.14	4	40
HORACE MANN INSURANCE COMPANY	\$1,450,343	0.02	4	240
HOUSEHOLD INSURANCE COMPANY	\$64,442	0.00	1	1352
HOUSTON GENERAL INS CO	\$4,435,207	0.07	1	20
IGF INSURANCE COMPANY	\$14,150,986	0.23	56	345
ILLINOIS FOUNDERS INSURANCE COMPANY	\$1,415,718	0.02	6	369
ILLINOIS NATIONAL INSURANCE COMPANY	\$1,918,876	0.03	7	318
INA INSURANCE COMPANY	\$2,948,571	0.05	0	0
INDIANA LUMBERMENS MUTUAL INS CO	\$8,134,328	0.13	0	0
INDUSTRIAL INDEMNITY COMPANY*	\$4,300,714	0.07	0	0
INFINITY INSURANCE COMPANY	\$5,243,857	0.08	22	366
INSURANCE CO OF THE STATE OF PA	\$11,987,989	0.19	1	7
INSURANCE COMPANY OF ILLINOIS	\$140,425	0.00	3	1862
INSURANCE COMPANY OF NORTH AMERICA	\$51,164,164	0.82	27	46
INSURANCE COMPANY OF THE PRAIRIE STATES	\$687,346	0.01	0	0
INSURANCE COMPANY OF THE WEST	\$534,728	0.01	0	0
INTERCARGO INSURANCE COMPANY	\$480,189	0.01	0	0

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INTERLEX INSURANCE CO	\$149,134	0.00	0	0
INTERMED INSURANCE CO	\$14,051,973	0.22	0	0
INTERNATIONAL BUS & MERCANTILE REASSUR	\$1,052,444	0.02	0	0
INTERNATIONAL FIDELITY INSURANCE CO	\$357,406	0.01	1	244
INTERNATIONAL INDEMNITY COMPANY	\$1,957,864	0.03	16	712
INTERSTATE INDEMNITY COMPANY	\$206,147	0.00	0	0
J C PENNEY CASUALTY INSURANCE CO	\$889,594	0.01	0	0
JEFFERSON INSURANCE CO OF NEW YORK	\$642,443	0.01	7	949
JEWELERS MUTUAL INSURANCE COMPANY	\$1,092,902	0.02	0	0
JOHN DEERE INSURANCE COMPANY	\$10,128,472	0.16	1	9
K-M INSURANCE COMPANY	\$1,249	0.00	0	0
KANSAS BANKERS SURETY COMPANY THE	\$4,751,968	0.08	0	0
KANSAS CITY FIRE & MARINE INS CO	\$944,120	0.02	0	0
KANSAS MEDICAL MUTUAL INS CO	\$59,748	0.00	0	0
KENTUCKY INSURANCE COMPANY	\$-7,321	-0.00	0	0
LANCER INSURANCE COMPANY	\$598,681	0.01	0	0
LEADER NATIONAL INSURANCE CO	\$8,664,458	0.14	35	352
LEGION INSURANCE COMPANY	\$9,301,255	0.15	0	0
LIBERTY INSURANCE CORPORATION	\$18,288,584	0.29	6	29
LIBERTY MUTUAL FIRE INSURANCE CO	\$80,262,294	1.28	65	71
LIBERTY MUTUAL INSURANCE COMPANY	\$69,103,329	1.10	45	57
LINCOLN GENERAL INSURANCE CO	\$1,495,163	0.02	0	0
LITITZ MUTUAL INSURANCE COMPANY	\$2,640,846	0.04	5	165
LMI INSURANCE COMPANY	\$2,795,626	0.04	1	31
LUMBER MUTUAL INSURANCE COMPANY	\$568,614	0.01	0	0
LUMBERMENS MUTUAL CASUALTY CO	\$22,708,172	0.36	6	23
LUMBERMENS UNDERWRITING ALLIANCE	\$1,360,445	0.02	0	0
LUTHERAN BENEVOLENT INS EXCHANGE	\$1,385,496	0.02	4	252
LYNDON PROPERTY INS CO	\$594,833	0.01	0	0
MARINE INDEMNITY INSURANCE CO OF AMERIC	\$1,144,640	0.02	0	0
MARKEL AMERICAN INSURANCE COMPANY	\$151,754	0.00	1	574
MARKEL INSURANCE COMPANY	\$1,667,873	0.03	2	104
MARYLAND CASUALTY COMPANY	\$11,290,525	0.18	37	286
MASSACHUSETTS BAY INS CO	\$9,121,122	0.15	3	29
MAYFLOWER INSURANCE COMPANY LTD., THE	\$1,153	0.00	0	0
MBIA INSURANCE CORPORATION	\$6,539,755	0.10	0	0
MEDICAL DEFENSE ASSOCIATES	\$18,970,833	0.30	0	0
MEDICAL PROTECTIVE COMPANY	\$33,921,669	0.54	0	0
MENDOTA INSURANCE COMPANY	\$1,655,383	0.03	1	53
MERASTAR INSURANCE COMPANY	\$292,343	0.00	2	596
MERCHANTS BONDING CO (MUTUAL)	\$481,039	0.01	1	181
METROPOLITAN CASUALTY INS CO	\$2,192,387	0.03	6	238
METROPOLITAN GENERAL INS CO	\$1,149,818	0.02	5	379
METROPOLITAN GROUP PROP & CAS INS CO	\$1,143,577	0.02	0	0
METROPOLITAN PROPERTY & CASUALTY INS CO	\$20,258,010	0.32	95	409
MIC GENERAL INSURANCE CORPORATION	\$843,200	0.01	1	103
MIC PROPERTY AND CASUALTY INS CORP	\$4,894,089	0.08	3	53
MICHIGAN MUTUAL INSURANCE COMPANY	\$14,581,066	0.23	3	18
MID CENTURY INSURANCE COMPANY	\$81,408,309	1.30	171	183
MID CONTINENT CASUALTY COMPANY	\$60,774	0.00	0	0
MIDLAND RISK INSURANCE COMPANY	\$478,959	0.01	2	364
MIDWEST EMPLOYERS CASUALTY COMPANY	\$5,334,874	0.09	0	0
MIDWEST MUTUAL INSURANCE CO	\$1,874,712	0.03	5	232
MIDWESTERN INSURANCE COMPANY	\$706,046	0.01	0	0
MILLERS CLASSIFIED INSURANCE COMPANY	\$8,159,409	0.13	31	331
MILLERS MUTUAL FIRE INSURANCE CO THE	\$2,921	0.00	0	0
MILLERS MUTUAL INSURANCE ASSOCIATION	\$24,069,147	0.38	71	257
MILLERS MUTUAL INSURANCE COMPANY	\$202,775	0.00	0	0
MINNESOTA FIRE AND CASUALTY COMPANY	\$729,272	0.01	2	239

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MISSOURI EMPLOYERS MUTUAL INS CO	\$11,213,184	0.18	0	0
MISSOURI HOSPITAL PLAN	\$16,272,836	0.26	0	0
MISSOURI MEDICAL INSURANCE COMPANY	\$16,810,261	0.27	1	5
MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY	\$6,430,935	0.10	40	542
MONTGOMERY WARD INSURANCE COMPANY	\$392,994	0.01	0	0
MORTGAGE GUARANTY INS CORP	\$9,057,213	0.14	0	0
MOTORS INSURANCE CORPORATION	\$1,919,238	0.03	2	91
MUTUAL FIRE AND STORM INSURANCE CO	\$30,337	0.00	0	0
MUTUAL SERVICE CASUALTY INSURANCE CO	\$1,410,042	0.02	3	185
NAC REINSURANCE CORPORATION	\$77,856	0.00	0	0
NATIONAL ALLIANCE INSURANCE CO	\$82,853	0.00	0	0
NATIONAL AMERICAN INSURANCE COMPANY	\$4,060,939	0.06	5	107
NATIONAL ASSURANCE UNDERWRITERS INC	\$58,258	0.00	0	0
NATIONAL CASUALTY COMPANY*	\$9,014,590	0.14	14	135
NATIONAL CHIROPRACTIC MUTUAL INS CO	\$1,262,143	0.02	0	0
NATIONAL CONTINENTAL INS CO	\$-43,456	-0.00	0	0
NATIONAL FARMERS UNION PRO & CAS CO	\$402,785	0.01	0	0
NATIONAL FARMERS UNION STANDARD INS CO	\$793,529	0.01	0	0
NATIONAL FIRE & INDEMNITY EXCHANGE	\$446,231	0.01	1	195
NATIONAL FIRE INS CO OF HARTFORD	\$2,645,921	0.04	2	66
NATIONAL GENERAL ASSURANCE COMPANY	\$14,064	0.00	0	0
NATIONAL GENERAL INS CO	\$4,723,637	0.08	14	258
NATIONAL INDEMNITY COMPANY	\$5,727,624	0.09	5	76
NATIONAL INSURANCE ASSOCIATION	\$6,273,319	0.10	23	319
NATIONAL INSURANCE UNDERWRITERS	\$1,331	0.00	0	0
NATIONAL INTERSTATE INSURANCE COMPANY	\$570,541	0.01	0	0
NATIONAL LIABILITY & FIRE INS CO	\$23,280	0.00	0	0
NATIONAL REINSURANCE CORP, THE	\$1,500,100	0.02	0	0
NATIONAL SURETY CORPORATION	\$21,316,212	0.34	5	20
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$150,325,259	2.40	13	8
NATIONWIDE AGRIBUSINESS INS CO	\$11,085,128	0.18	1	8
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$4,090,385	0.07	8	170
NATIONWIDE MUTUAL INSURANCE COMPANY	\$5,893,197	0.09	4	59
NATIONWIDE PROPERTY & CASUALTY INS CO	\$1,276,515	0.02	1	68
NAU COUNTRY INSURANCE COMPANY	\$1,237,635	0.02	0	0
NAVIGATORS INSURANCE COMPANY	\$2,523,075	0.04	0	0
NEW HAMPSHIRE INSURANCE COMPANY	\$2,737,797	0.04	4	127
NEW YORK FRONTIER INSURANCE COMPANY	\$1,547,484	0.02	1	56
NEW YORK MARINE & GENERAL INS CO	\$4,557,288	0.07	0	0
NEWARK INSURANCE COMPANY	\$29,625	0.00	0	0
NIAGARA FIRE INSURANCE COMPANY	\$1,031,279	0.02	0	0
NN INSURANCE COMPANY	\$545,940	0.01	0	0
NOBEL INSURANCE COMPANY	\$1,692,319	0.03	0	0
NONPROFITS INS ASSN AN INTERINS EXCH	\$26,743	0.00	0	0
NORDSTERN INSURANCE CO OF AMERICA	\$249,164	0.00	0	0
NORTH AMERICAN SPECIALTY INS CO	\$1,814,620	0.03	0	0
NORTH RIVER INSURANCE COMPANY THE*	\$1,787,408	0.03	1	49
NORTHBROOK INDEMNITY CO	\$657,775	0.01	0	0
NORTHBROOK NATIONAL INS CO	\$638,988	0.01	0	0
NORTHBROOK PROPERTY & CASUALTY INS CO	\$3,433,755	0.05	1	25
NORTHERN ASSURANCE CO OF AMERICA	\$5,787,990	0.09	3	45
NORTHERN INSURANCE CO OF NEW YORK	\$11,232,249	0.18	2	16
NORTHFIELD INSURANCE COMPANY	\$2,237,278	0.04	0	0
NORTHLAND INSURANCE COMPANY	\$13,011,407	0.21	17	114
NORTHWESTERN NATIONAL CASUALTY CO	\$2,193,515	0.03	0	0
OAK RIVER INSURANCE COMPANY	\$14,825	0.00	0	0
OCCIDENTAL FIRE & CAS CO OF NC	\$383,987	0.01	0	0
OHIO CASUALTY INSURANCE COMPANY	\$10,035,236	0.16	26	226
OHIO FARMERS INSURANCE CO	\$70,308	0.00	0	0

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OHIO SECURITY INSURANCE COMPANY	\$4,778	0.00	0	0
OLD RELIABLE CASUALTY COMPANY	\$5,225,347	0.08	26	434
OLD REPUBLIC INSURANCE COMPANY	\$6,995,033	0.11	3	37
OLD REPUBLIC MINNEHOMA INSURANCE CO	\$422,730	0.01	0	0
OLD REPUBLIC SURETY COMPANY	\$863,090	0.01	0	0
OLD UNITED CASUALTY COMPANY	\$2,406,741	0.04	2	72
OMAHA PROPERTY AND CASUALTY INS CO	\$2,736,271	0.04	17	541
OWNERS INSURANCE COMPANY	\$3,122,423	0.05	0	0
PACIFIC EMPLOYERS INSURANCE COMPANY	\$12,331,167	0.20	2	14
PACIFIC INDEMNITY COMPANY	\$5,677,200	0.09	0	0
PEAK PROPERTY AND CASUALTY INS CORP	\$198,000	0.00	0	0
PEERLESS INSURANCE COMPANY	\$25,266	0.00	0	0
PENN AMERICA INS CO	\$661,704	0.01	0	0
PENNSYLVANIA GENERAL INSURANCE CO	\$10,513,110	0.17	2	17
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$26,164	0.00	0	0
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$14,799	0.00	0	0
PETROLEUM CASUALTY COMPANY	\$9,834	0.00	0	0
PHARMACISTS MUTUAL INSURANCE COMPANY	\$4,736,577	0.08	0	0
PHICO INSURANCE COMPANY	\$3,191,104	0.05	0	0
PHILADELPHIA INDEMNITY INSURANCE CO	\$1,297,840	0.02	1	67
PHOENIX ASSURANCE CO OF NEW YORK	\$1,634,994	0.03	0	0
PHOENIX INSURANCE COMPANY THE	\$3,017,997	0.05	7	202
PHYSICIANS DEFENSE ASSOCIATION	\$302,967	0.00	0	0
PIE MUTUAL INSURANCE CO, THE	\$20,421,435	0.33	1	4
PMI MORTGAGE INS CO	\$4,586,898	0.07	0	0
POTOMAC INSURANCE CO OF ILLINOIS	\$701,762	0.01	0	0
PRAIRIE STATE FARMERS INS CO	\$753,952	0.01	0	0
PREFERRED ABSTAINERS INS CO	\$2,769,108	0.04	0	0
PREFERRED AMERICA INSURANCE COMPANY	\$2,509,337	0.04	11	382
PREFERRED PHYSICIANS INS CO D/B/A PPIC	\$74,054	0.00	0	0
PREFERRED PHYSICIANS MUT RISK RETENT GP	\$1,497,929	0.02	0	0
PREFERRED RISK MUTUAL INSURANCE CO	\$12,510,281	0.20	24	167
PROFESSIONAL LIABILITY INSURANCE CO	\$388,691	0.01	0	0
PROGRESSIVE CASUALTY INSURANCE CO	\$13,004,964	0.21	56	375
PROGRESSIVE NORTHWESTERN INS CO	\$21,876,402	0.35	40	159
PROGRESSIVE PREFERRED INSURANCE COMPANY	\$0	0.00	3	0
PROGRESSIVE SPECIALTY INS CO	\$7,498	0.00	0	0
PROTECTION MUTUAL INSURANCE COMPANY	\$6,515,004	0.10	1	13
PROTECTIVE INSURANCE COMPANY	\$182,485	0.00	1	477
PROVIDENCE WASHINGTON INSURANCE CO	\$323,831	0.01	4	1076
PROVIDIAN AUTO AND HOME INSURANCE CO	\$1,800,826	0.03	6	290
PRUDENTIAL GENERAL INS CO	\$195,829	0.00	0	0
PRUDENTIAL NATIONAL INSURANCE COMPANY	\$1,649	0.00	0	0
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$16,400,178	0.26	42	223
PURITAN EXCESS AND SURPLUS LINES INS CO	\$6,972	0.00	0	0
RANGER INSURANCE COMPANY	\$4,145,752	0.07	2	42
RECIPROCAL EXCHANGE	\$40	0.00	0	0
REDLAND INSURANCE COMPANY	\$8,451,625	0.13	6	62
REGENT INSURANCE COMPANY	\$4,743,201	0.08	3	55
REINSURANCE CORP OF NEW YORK	\$512,317	0.01	0	0
RELIANCE INSURANCE COMPANY	\$37,808,383	0.60	2	5
RELIANCE NATIONAL INDEMNITY COMPANY	\$25,008,526	0.40	3	10
RELIANCE NATIONAL INSURANCE COMPANY	\$209,099	0.00	0	0
REPUBLIC INSURANCE COMPANY	\$1,942,674	0.03	8	359
REPUBLIC MORTGAGE INSURANCE COMPANY	\$5,952,207	0.09	0	0
REPUBLIC WESTERN INS CO	\$1,249,196	0.02	4	279
RLI INSURANCE COMPANY	\$2,085,277	0.03	0	0
ROCKFORD MUTUAL INSURANCE COMPANY	\$185,373	0.00	0	0
ROYAL INDEMNITY COMPANY	\$8,551,820	0.14	0	0

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ROYAL INSURANCE COMPANY OF AMERICA	\$19,331,209	0.31	13	59
RURAL COMMUNITY INSURANCE COMPANY	\$508,587	0.01	0	0
SAFECO INSURANCE CO OF AMERICA	\$55,355,650	0.88	81	128
SAFECO INSURANCE COMPANY OF ILLINOIS	\$5,505,328	0.09	11	174
SAFECO NATIONAL INSURANCE COMPANY	\$14,380,627	0.23	21	127
SAFEGUARD INSURANCE COMPANY	\$131,296	0.00	0	0
SAFETY NATIONAL CASUALTY CORPORATION	\$7,201,465	0.11	0	0
SAVERS PROPERTY & CASUALTY INS CO	\$7,475,406	0.12	7	82
SCOTTSDALE INDEMNITY COMPANY	\$0	0.00	1	0
SEABOARD SURETY COMPANY	\$1,802,795	0.03	0	0
SECURA INSURANCE A MUTUAL COMPANY	\$20,754,286	0.33	27	113
SECURITY INSURANCE CO OF HARTFORD	\$10,573,817	0.17	0	0
SECURITY NATIONAL INSURANCE COMPANY	\$1,068,543	0.02	2	163
SENTRY INSURANCE A MUTUAL COMPANY	\$14,628,189	0.23	55	328
SHELTER GENERAL INS CO	\$14,510,190	0.23	24	144
SHELTER MUTUAL INSURANCE CO	\$222,217,567	3.54	303	119
SOREMA NORTH AMERICA REINSURANCE CO	\$38,315	0.00	0	0
ST JUDES PROTECTIVE ASSOCIATION INC	\$162,500	0.00	0	0
ST PAUL FIRE & MARINE INSURANCE CO	\$46,646,898	0.74	15	28
ST PAUL GUARDIAN INSURANCE COMPANY	\$10,990,624	0.18	4	32
ST PAUL INSURANCE CO OF ILLINOIS THE	\$7,692,183	0.12	5	57
ST PAUL MERCURY INSURANCE COMPANY	\$17,279,150	0.28	0	0
ST PAUL PROPERTY & CASUALTY INS CO	\$217,218	0.00	2	802
STANDARD FIRE INSURANCE COMPANY	\$3,870,627	0.06	0	0
STANDARD GUARANTY INSURANCE COMPANY	\$1,458,959	0.02	1	60
STAR INSURANCE COMPANY	\$1,662,855	0.03	0	0
STATE AUTO PROPERTY & CASUALTY INS CO	\$16,709,866	0.27	28	146
STATE AUTOMOBILE MUTUAL INS CO	\$6,198,823	0.10	5	70
STATE FARM FIRE AND CASUALTY CO	\$287,862,480	4.59	289	87
STATE FARM GENERAL INSURANCE CO	\$19,673,370	0.31	14	62
STATE FARM MUTUAL AUTOMOBILE INS CO	\$680,955,769	10.85	827	106
STATEWIDE INSURANCE COMPANY	\$645,011	0.01	0	0
STRATFORD INSURANCE COMPANY	\$1,063,911	0.02	2	164
SUMITOMO MARINE & FIRE INS CO LTD	\$360,076	0.01	0	0
SUN INSURANCE OFFICE OF AMERICA INC	\$414,310	0.01	0	0
SURETY BONDING COMPANY OF AMERICA	\$12,977	0.00	0	0
TEACHERS INSURANCE COMPANY	\$1,207,763	0.02	2	144
TEXAS GENERAL INDEMNITY COMPANY	\$18,307	0.00	1	4760
TIG COUNTRYWIDE INSURANCE COMPANY	\$545,511	0.01	0	0
TIG INDEMNITY COMPANY	\$835,368	0.01	0	0
TIG INSURANCE CO OF MICHIGAN	\$701	0.00	0	0
TIG INSURANCE COMPANY	\$15,750,830	0.25	10	55
TIG PREMIER INSURANCE COMPANY	\$6,649,249	0.11	7	92
TITAN INDEMNITY COMPANY	\$1,037,221	0.02	0	0
TOKIO MARINE & FIRE INSURANCE COMPANY LTD	\$1,992,455	0.03	0	0
TRADERS INSURANCE COMPANY	\$6,094,365	0.10	30	429
TRANS PACIFIC INSURANCE COMPANY	\$25,200	0.00	0	0
TRANSCONTINENTAL INSURANCE COMPANY	\$9,877,444	0.16	5	44
TRANSPORTATION INSURANCE COMPANY	\$49,902,836	0.80	18	31
TRANSUNION CASUALTY COMPANY	\$7,466	0.00	0	0
TRAVELERS INDEMNITY CO OF AMERICA	\$6,131,199	0.10	6	85
TRAVELERS INDEMNITY CO OF ILLINOIS	\$63,982,320	1.02	14	19
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$3,769,985	0.06	1	23
TRAVELERS INDEMNITY COMPANY	\$27,666,602	0.44	12	38
TRAVELERS INDEMNITY COMPANY OF MO THE	\$8,085,827	0.13	0	0
TRAVELERS INSURANCE CO (ACC DEPT)	\$366,505	0.01	12	2853
TRI STATE INSURANCE CO OF MINNESOTA	\$591,062	0.01	0	0
TRI STATE INSURANCE COMPANY	\$5,790,146	0.09	14	211
TRIAD GUARANTY INSURANCE CORP	\$246,311	0.00	0	0

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL PROPERTY & CASUALTY BUSINESS
EXCLUDING ACCIDENT & HEALTH BUSINESS

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$1,456,801	0.02	2	120
TRINITY UNIVERSAL INSURANCE COMPANY	\$466,441	0.01	3	560
TRITON INSURANCE COMPANY	\$1,317,764	0.02	1	66
TRUCK INSURANCE EXCHANGE	\$25,742,252	0.41	24	81
TRUMBULL INSURANCE COMPANY	\$1,220,136	0.02	3	214
TRUSTGARD INSURANCE COMPANY	\$2,143,112	0.03	9	366
TWIN CITY FIRE INS CO	\$20,667,931	0.33	3	13
U S SPECIALTY INSURANCE COMPANY	\$204,737	0.00	0	0
ULICO CASUALTY COMPANY	\$1,223,324	0.02	0	0
UNION INSURANCE CO	\$116,627	0.00	0	0
UNION INSURANCE CO OF PROVIDENCE	\$603,493	0.01	2	289
UNITED CASUALTY INSURANCE CO OF AMERICA	\$1,033,634	0.02	3	253
UNITED FINANCIAL CASUALTY COMPANY	\$847,832	0.01	0	0
UNITED FIRE AND CASUALTY COMPANY	\$20,414,435	0.33	16	68
UNITED GUARANTY RESIDENTIAL INS CO	\$4,228,808	0.07	0	0
UNITED GUARANTY RESIDENTIAL INS NC	\$603,577	0.01	0	0
UNITED PACIFIC INSURANCE COMPANY	\$2,005,665	0.03	0	0
UNITED SECURITY INSURANCE COMPANY	\$7,618,028	0.12	1	11
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$43,409,904	0.69	21	42
UNITED STATES FIDELITY & GUARANTY CO	\$44,923,990	0.72	56	109
UNITED STATES FIRE INSURANCE CO*	\$10,999,767	0.18	5	40
UNITED STATES LIABILITY INSURANCE CO	\$45,835	0.00	0	0
UNITED WISCONSIN INSURANCE COMPANY	\$2,393	0.00	0	0
UNIVERSAL FIRE & CASUALTY INS CO	\$44,555	0.00	0	0
UNIVERSAL OF OMAHA CASUALTY INS COMPANY	\$761,721	0.01	1	114
UNIVERSAL SURETY COMPANY	\$67,445	0.00	0	0
UNIVERSAL SURETY OF AMERICA	\$323,815	0.01	0	0
UNIVERSAL UNDERWRITERS INS CO	\$12,134,001	0.19	5	36
USAA CASUALTY INSURANCE COMPANY	\$13,267,341	0.21	17	112
USLIFE INDEMNITY COMPANY	\$92,719	0.00	0	0
UTICA MUTUAL INSURANCE COMPANY	\$922,316	0.01	0	0
VALIANT INS CO	\$7,424,739	0.12	5	59
VALLEY FORGE INSURANCE COMPANY	\$7,258,839	0.12	8	96
VANGUARD INSURANCE COMPANY	\$852,888	0.01	4	409
VANLINER INSURANCE COMPANY	\$32,406,513	0.52	16	43
VEREX ASSURANCE INCORPORATED	\$746,435	0.01	0	0
VESTA FIRE INSURANCE CORP	\$2,215,010	0.04	0	0
VESTA INSURANCE CORPORATION	\$196,532	0.00	0	0
VIGILANT INSURANCE COMPANY	\$15,141,453	0.24	2	12
VIKING INSURANCE COMPANY OF WI	\$3,230,413	0.05	18	486
VIRGINIA SURETY COMPANY INC	\$6,012,077	0.10	0	0
VOYAGER PROPERTY & CASUALTY INS CO	\$50,231	0.00	0	0
WASHINGTON INTERNATIONAL INSURANCE CO	\$229,256	0.00	0	0
WAUSAU BUSINESS INSURANCE COMPANY	\$1,859,060	0.03	2	94
WAUSAU UNDERWRITERS INS CO	\$8,652,025	0.14	4	40
WESCO INSURANCE COMPANY	\$1,185,131	0.02	0	0
WEST AMERICAN INSURANCE COMPANY	\$3,006,325	0.05	12	348
WESTCHESTER FIRE INSURANCE COMPANY*	\$6,604,142	0.11	0	0
WESTERN DIVERSIFIED CASUALTY INS CO	\$121,148	0.00	0	0
WESTERN SURETY COMPANY	\$3,259,935	0.05	2	53
WESTFIELD INSURANCE COMPANY	\$24,525	0.00	0	0
WESTPORT INSURANCE CORPORATION	\$141,336	0.00	1	617
WINDSOR INSURANCE COMPANY	\$9,188,980	0.15	23	218
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$996,664	0.02	0	0
YOSEMITE INSURANCE COMPANY	\$354,167	0.01	0	0
ZURICH AMERICAN INS CO OF ILLINOIS	\$39,836	0.00	3	6562
ZURICH INSURANCE COMPANY	\$29,226,261	0.47	5	15
	=====	=====	=====	
	\$6,273,646,254	100.0	7200	

**Total Private Passenger Automobile
Complaint Indices**



MISSOURI DEPARTMENT OF INSURANCE
1995 PRIVATE PASSENGER AUTOMOBILE INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AEGIS SECURITY INSURANCE COMPANY	\$6,088	0.00	0	0.00
AETNA INSURANCE COMPANY	\$2,966,848	0.17	9	128.53
AGRICULTURAL INSURANCE COMPANY	\$7,446	0.00	0	0.00
ALLIANCE INSURANCE COMPANY INC	\$72,038	0.00	0	0.00
ALLIED MUTUAL INS CO	\$420,474	0.02	1	100.77
ALLIED PROPERTY & CASUALTY INS CO	\$4,653,209	0.26	11	100.16
ALLSTATE INDEMNITY COMPANY	\$16,646,877	0.94	32	81.45
ALLSTATE INSURANCE COMPANY	\$71,304,090	4.02	216	128.35
AMCO INSURANCE COMPANY	\$5,735,075	0.32	13	96.04
AMERICAN ALLIANCE INSURANCE COMPANY	\$339,678	0.02	0	0.00
AMERICAN AND FOREIGN INSURANCE CO	\$110,101	0.01	0	0.00
AMERICAN AUTOMOBILE INSURANCE CO	\$0	0.00	1	0
AMERICAN BANKERS INS CO OF FLORIDA	\$5,136,738	0.29	18	148.47
AMERICAN CASUALTY CO OF READING PA	\$167,540	0.01	1	252.89
AMERICAN ECONOMY INSURANCE COMPANY	\$15,455,373	0.87	17	46.60
AMERICAN FAMILY HOME INSURANCE CO	\$2,772,447	0.16	0	0.00
AMERICAN FAMILY MUTUAL INS CO	\$209,789,171	11.81	377	76.14
AMERICAN FIRE & CASUALTY COMPANY	\$627,226	0.04	1	67.55
AMERICAN FIRE AND INDEMNITY COMPANY	\$67,410	0.00	0	0.00
AMERICAN INDEMNITY COMPANY	\$23,238	0.00	0	0.00
AMERICAN INTERNATIONAL INS CO	\$330,425	0.02	6	769.36
AMERICAN MANUFACTURERS MUTUAL INS CO	\$334	0.00	0	0.00
AMERICAN MODERN HOME INSURANCE CO	\$350,623	0.02	0	0.00
AMERICAN MOTORISTS INSURANCE CO	\$5,912,186	0.33	14	100.33
AMERICAN NATIONAL FIRE INSURANCE CO	\$111,255	0.01	0	0.00
AMERICAN NATIONAL GENERAL INS CO	\$2,205,339	0.12	8	153.70
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$8,610,558	0.48	31	152.54
AMERICAN PREMIER INSURANCE COMPANY	\$3,756,004	0.21	16	180.49
AMERICAN PROTECTION INSURANCE CO	\$18,326	0.00	0	0.00
AMERICAN RELIABLE INSURANCE COMPANY	\$346,153	0.02	2	244.80
AMERICAN ROAD INSURANCE COMPANY	\$0	0.00	3	0
AMERICAN SECURITY INSURANCE COMPANY	\$568,505	0.03	1	74.53
AMERICAN SPIRIT INSURANCE COMPANY	\$584,141	0.03	0	0.00
AMERICAN STANDARD INS CO OF WISCONSIN	\$66,358,750	3.74	131	83.64
AMERICAN STATES INSURANCE COMPANY*	\$4,654,142	0.26	21	191.17
AMERICAN STATES PREFERRED INS CO	\$16,747,410	0.94	15	37.95
AMERISURE INSURANCE COMPANY	\$5,010,533	0.28	19	160.66
AMEX ASSURANCE COMPANY	\$925,354	0.05	4	183.15
AMICA MUTUAL INSURANCE COMPANY	\$1,010,294	0.06	3	125.81
ANTHEM CASUALTY INSURANCE COMPANY	\$539,498	0.03	7	549.74
ARMED FORCES INSURANCE EXCHANGE	\$33,157	0.00	0	0.00
ASSOCIATED INDEMNITY CORPORATION	\$9,579	0.00	1	4423.28
ASSURANCE COMPANY OF AMERICA	\$3,804,444	0.21	3	33.41
ATLANTA CASUALTY COMPANY	\$11,141,701	0.63	107	406.89
ATLANTA SPECIALTY INSURANCE COMPANY	\$520,972	0.03	2	162.65
ATLANTIC MUTUAL INSURANCE COMPANY	\$930,557	0.05	2	91.06
AUTO CLUB FAMILY INSURANCE COMPANY	\$957,911	0.05	0	0.00
AUTO OWNERS INSURANCE CO MUTUAL	\$2,566,844	0.14	9	148.56
AUTOMOBILE CLUB INTER-INS EXCHANGE	\$47,100,192	2.65	132	118.74
AUTOMOBILE INS CO OF HARTFORD CT	\$39,570	0.00	1	1070.74
BANKERS AND SHIPPERS INSURANCE COMPANY	\$4,020,173	0.23	19	200.24
BITUMINOUS CASUALTY CORPORATION	\$15	0.00	0	0.00
BOSTON OLD COLONY INSURANCE COMPANY	\$4,617,878	0.26	1	9.18
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	\$39,859	0.00	0	0.00
CALIFORNIA CASUALTY INSURANCE CO	\$6,290	0.00	0	0.00
CAMERON MUTUAL INSURANCE COMPANY	\$21,626,797	1.22	44	86.20
CASUALTY RECIPROCAL EXCHANGE	\$421,088	0.02	2	201.24
CENTENNIAL INSURANCE COMPANY	\$75,644	0.00	0	0.00
CHARTER OAK FIRE INSURANCE CO THE	\$106,358	0.01	0	0.00
CHURCH MUTUAL INSURANCE COMPANY	\$0	0.00	1	0

MISSOURI DEPARTMENT OF INSURANCE
1995 PRIVATE PASSENGER AUTOMOBILE INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
CINCINNATI CASUALTY COMPANY THE	\$1,294	0.00	0	0.00
CINCINNATI INDEMNITY COMPANY INC	\$6,744	0.00	0	0.00
CINCINNATI INS CO THE	\$365,132	0.02	4	464.15
CITIZENS INSURANCE COMPANY OF AMERICA	\$2,999,290	0.17	2	28.25
CITIZENS SECURITY MUTUAL INS CO	\$17,082	0.00	0	0.00
COLONIAL INSURANCE CO OF CALIFORNIA	\$6,186,684	0.35	17	116.42
COLONIAL PENN FRANKLIN INSURANCE CO	\$871,956	0.05	4	194.36
COLONIAL PENN INSURANCE COMPANY	\$1,026,776	0.06	4	165.06
COLUMBIA MUTUAL INSURANCE CO	\$14,953,039	0.84	74	209.68
COMMERCIAL UNION INSURANCE COMPANY	\$10,219	0.00	11	45607.22
CONTINENTAL CASUALTY COMPANY*	\$2,180,840	0.12	1	19.43
CONTINENTAL INSURANCE COMPANY THE*	\$386,392	0.02	5	548.27
CONTINENTAL WESTERN INSURANCE CO	\$475,974	0.03	5	445.08
CORONET INSURANCE COMPANY	\$2,644,969	0.15	29	464.54
COUNTRY CASUALTY INS CO	\$292,207	0.02	0	0.00
COUNTRY MUTUAL INSURANCE COMPANY	\$4,005,886	0.23	17	179.80
DAIRYLAND INSURANCE COMPANY	\$7,981,202	0.45	31	164.57
DEPOSITORS INSURANCE COMPANY	\$938,005	0.05	5	225.85
EAGLE AMERICAN INSURANCE COMPANY	\$54,610	0.00	0	0.00
ECONOMY FIRE & CASUALTY COMPANY	\$708,342	0.04	4	239.26
ECONOMY PREFERRED INSURANCE COMPANY	\$1,634,214	0.09	4	103.71
ECONOMY PREMIER ASSURANCE COMPANY	\$71,074	0.00	0	0.00
ELECTRIC INSURANCE COMPANY	\$100,854	0.01	0	0.00
EMCASCO INSURANCE COMPANY	\$896,471	0.05	0	0.00
EMPIRE FIRE AND MARINE INSURANCE CO	\$377,458	0.02	8	897.99
EMPLOYERS FIRE INSURANCE COMPANY	\$5,404,246	0.30	7	54.88
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$-5	-0.00	1	7944207.44
EMPLOYERS MUTUAL CASUALTY COMPANY	\$164,595	0.01	1	257.41
EQUITY MUTUAL INSURANCE COMPANY	\$3,590,505	0.20	10	118.00
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$35,955,666	2.02	106	124.91
FARMERS ALLIANCE MUTUAL INS CO	\$391,631	0.02	0	0.00
FARMERS AND MERCHANTS INSURANCE CO	\$19,508,612	1.10	47	102.08
FARMERS INSURANCE COMPANY INC	\$129,640,489	7.30	248	81.05
FARMERS UNION CO-OPERATIVE INS CO OF NE	\$291,892	0.02	1	145.15
FARMLAND MUTUAL INSURANCE COMPANY	\$451,089	0.03	1	93.93
FEDERAL INSURANCE COMPANY	\$919,017	0.05	0	0.00
FEDERATED MUTUAL INSURANCE COMPANY	\$1,059,421	0.06	6	239.96
FIDELITY & GUARANTY INS UNDERWRITERS	\$2,720,579	0.15	3	46.72
FIDELITY AND CASUALTY CO OF NY*	\$114,801	0.01	1	369.07
FIDELITY AND GUARANTY INSURANCE COMPANY	\$4,755	0.00	0	0.00
FINANCIAL AMERICAN INSURANCE COMPANY	\$21,753	0.00	0	0.00
FIREMANS FUND INS CO OF MISSOURI	\$10,065,138	0.57	7	29.47
FIREMANS FUND INSURANCE COMPANY	\$10,983	0.00	10	38576.99
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$23,648	0.00	0	0.00
FIRST AMERICAN INSURANCE COMPANY	\$4,359,585	0.25	6	58.31
FIRST FINANCIAL INSURANCE COMPANY	\$4,585	0.00	0	0.00
FIRST NATIONAL INS CO OF AMERICA	\$6,111,971	0.34	19	131.71
FOREMOST INSURANCE CO	\$317,065	0.02	4	534.52
FOREMOST SIGNATURE INSURANCE COMPANY	\$8,644	0.00	0	0.00
GATEWAY INSURANCE COMPANY	\$6,705,958	0.38	38	240.09
GEICO CASUALTY COMPANY	\$464,174	0.03	1	91.28
GEICO GENERAL INS CO	\$5,646,184	0.32	23	172.59
GEICO INDEMNITY COMPANY	\$1,329,504	0.07	6	191.21
GENERAL ACCIDENT INS CO OF AMERICA	\$2,206,816	0.12	19	364.78
GENERAL CASUALTY CO OF ILLINOIS	\$0	0.00	1	0
GENERAL CASUALTY CO OF WISCONSIN	\$785,773	0.04	6	323.52
GENERAL INSURANCE CO OF AMERICA	\$1,703,324	0.10	4	99.50
GOVERNMENT EMPLOYEES INSURANCE CO	\$8,402,444	0.47	17	85.72
GRAIN DEALERS MUTUAL INSURANCE CO	\$31,667	0.00	0	0.00
GREAT AMERICAN INSURANCE COMPANY	\$24,313	0.00	10	17426.28

MISSOURI DEPARTMENT OF INSURANCE
1995 PRIVATE PASSENGER AUTOMOBILE INSURANCE
AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
GREAT NORTHERN INSURANCE COMPANY	\$32,536	0.00	0	0.00
GREENWICH INSURANCE COMPANY	\$42,328	0.00	0	0.00
GRINNELL MUTUAL REINSURANCE COMPANY	\$3,515,555	0.20	6	72.31
GUARANTY NATIONAL INSURANCE COMPANY	\$11,522	0.00	0	0.00
HAMILTON INSURANCE COMPANY	\$1,143,371	0.06	20	741.13
HANOVER INSURANCE COMPANY THE	\$766,986	0.04	9	497.17
HARTFORD CASUALTY INS CO	\$772,036	0.04	16	878.07
HARTFORD FIRE INSURANCE COMPANY	\$1,512,862	0.09	9	252.05
HARTFORD UNDERWRITERS INSURANCE CO	\$16,253,314	0.92	77	200.72
HAWKEYE SECURITY INSURANCE COMPANY	\$394,450	0.02	9	966.72
HORACE MANN INSURANCE COMPANY	\$629,247	0.04	2	134.67
IGF INSURANCE COMPANY	\$9,147,398	0.52	55	254.75
ILLINOIS FOUNDERS INSURANCE COMPANY	\$1,135,501	0.06	6	223.88
ILLINOIS NATIONAL INSURANCE COMPANY	\$771,294	0.04	7	384.53
INDIANA LUMBERMENS MUTUAL INS CO	\$2,460	0.00	0	0.00
INFINITY INSURANCE COMPANY	\$3,791,715	0.21	22	245.83
INSURANCE COMPANY OF ILLINOIS	\$9,456	0.00	1	4480.66
INSURANCE COMPANY OF NORTH AMERICA	\$-248	-0.00	3	511841.55
INTERNATIONAL INDEMNITY COMPANY	\$1,403,099	0.08	16	483.15
INTERNATIONAL INSURANCE COMPANY*	\$1	0.00	0	0.00
JOHN DEERE INSURANCE COMPANY	\$53,480	0.00	0	0.00
KANSAS CITY FIRE & MARINE INS CO	\$1,628	0.00	0	0.00
LEADER NATIONAL INSURANCE CO	\$5,184,371	0.29	32	261.52
LIBERTY INSURANCE CORPORATION	\$312,746	0.02	2	270.95
LIBERTY MUTUAL FIRE INSURANCE CO	\$15,446,304	0.87	38	104.23
LIBERTY MUTUAL INSURANCE COMPANY	\$30,858	0.00	2	2746.10
LMI INSURANCE COMPANY	\$11	0.00	0	0.00
LUMBERMENS MUTUAL CASUALTY CO	\$22,649	0.00	0	0.00
LYNDON PROPERTY INS CO	\$398,405	0.02	0	0.00
MARKEL INSURANCE COMPANY	\$37,565	0.00	0	0.00
MARYLAND CASUALTY COMPANY	\$559,226	0.03	16	1212.22
MASSACHUSETTS BAY INS CO	\$1,750,433	0.10	2	48.41
MENDOTA INSURANCE COMPANY	\$1,075,633	0.06	1	39.39
MERASTAR INSURANCE COMPANY	\$207,398	0.01	2	408.58
METROPOLITAN CASUALTY INS CO	\$1,572,696	0.09	6	161.64
METROPOLITAN GENERAL INS CO	\$868,152	0.05	5	244.02
METROPOLITAN GROUP PROP & CAS INS CO	\$1,043,935	0.06	0	0.00
METROPOLITAN PROPERTY & CASUALTY INS CO	\$9,458,673	0.53	46	206.05
MIC GENERAL INSURANCE CORPORATION	\$661,466	0.04	1	64.05
MICHIGAN MUTUAL INSURANCE COMPANY	\$27,146	0.00	0	0.00
MID CENTURY INSURANCE COMPANY	\$28,759,472	1.62	91	134.06
MIDLAND RISK INSURANCE COMPANY	\$434,613	0.02	2	194.97
MIDWEST MUTUAL INSURANCE CO	\$830,138	0.05	1	51.04
MIDWESTERN INSURANCE COMPANY	\$453,320	0.03	0	0.00
MILLERS CLASSIFIED INSURANCE COMPANY	\$3,865,153	0.22	15	164.43
MILLERS MUTUAL INSURANCE ASSOCIATION	\$7,375,724	0.42	35	201.05
MOTORS INSURANCE CORPORATION	\$2,041	0.00	2	41517.99
NATIONAL ALLIANCE INSURANCE CO	\$82,853	0.00	0	0.00
NATIONAL FIRE INS CO OF HARTFORD	\$41,479	0.00	0	0.00
NATIONAL GENERAL ASSURANCE COMPANY	\$10,998	0.00	0	0.00
NATIONAL GENERAL INS CO	\$3,328,720	0.19	13	165.47
NATIONAL INSURANCE ASSOCIATION	\$4,796,423	0.27	23	203.17
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$845,908	0.05	5	250.44
NATIONWIDE MUTUAL INSURANCE COMPANY	\$2,440,491	0.14	2	34.72
NATIONWIDE PROPERTY & CASUALTY INS CO	\$82,533	0.00	0	0.00
NIAGARA FIRE INSURANCE COMPANY	\$71,198	0.00	0	0.00
NORTHERN INSURANCE CO OF NEW YORK	\$1,759	0.00	1	24091.61
NORTHLAND INSURANCE COMPANY	\$2,981	0.00	4	56852.21
OHIO CASUALTY INSURANCE COMPANY	\$526,825	0.03	5	402.12
OHIO SECURITY INSURANCE COMPANY	\$4,317	0.00	0	0.00

MISSOURI DEPARTMENT OF INSURANCE
1995 PRIVATE PASSENGER AUTOMOBILE INSURANCE

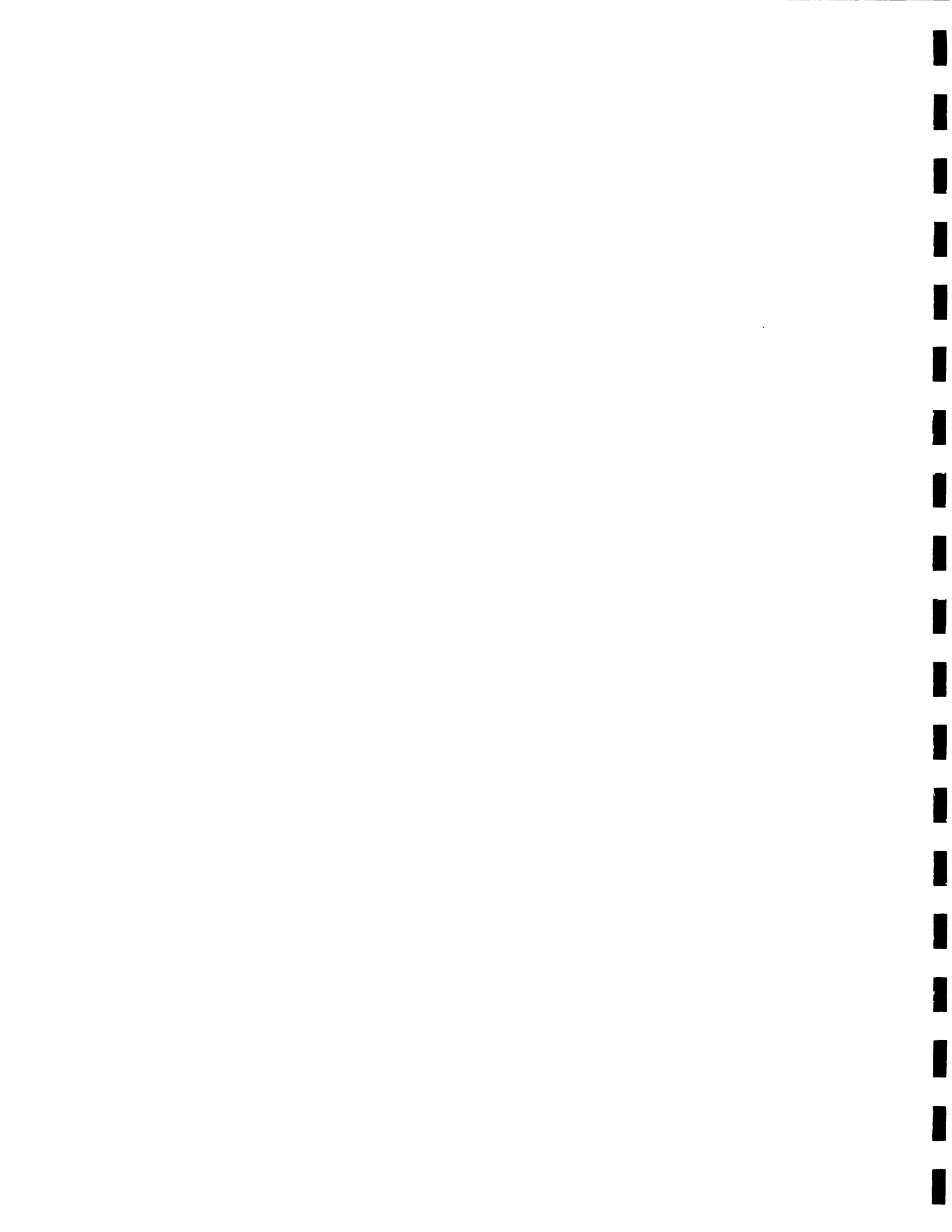
AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
OLD REPUBLIC MINNEHOMA INSURANCE CO	\$269,574	0.02	0	0.00
OMAHA PROPERTY AND CASUALTY INS CO	\$1,033,266	0.06	6	246.03
PACIFIC INDEMNITY COMPANY	\$577,855	0.03	0	0.00
PENNSYLVANIA GENERAL INSURANCE CO	\$3,698,074	0.21	1	11.46
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$-2,730	-0.00	0	0.00
PHARMACISTS MUTUAL INSURANCE COMPANY	\$494,862	0.03	0	0.00
PHOENIX INSURANCE COMPANY THE	\$1,296,239	0.07	4	130.74
POTOMAC INSURANCE CO OF ILLINOIS	\$8,963	0.00	0	0.00
PRAIRIE STATE FARMERS INS CO	\$568,868	0.03	0	0.00
PREFERRED ABSTAINERS INS CO	\$1,551,390	0.09	0	0.00
PREFERRED AMERICA INSURANCE COMPANY	\$825,292	0.05	3	154.02
PREFERRED RISK MUTUAL INSURANCE CO	\$3,509,476	0.20	17	205.24
PROGRESSIVE CASUALTY INSURANCE CO	\$5,632,561	0.32	43	323.45
PROGRESSIVE NORTHWESTERN INS CO	\$18,740,937	1.06	38	85.91
PROGRESSIVE PREFERRED INSURANCE COMPANY	\$0	0.00	2	0
PROVIDIAN AUTO AND HOME INSURANCE CO	\$1,296,744	0.07	6	196.04
PRUDENTIAL GENERAL INS CO	\$125,713	0.01	0	0.00
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$6,504,576	0.37	18	117.25
RECIPROCAL EXCHANGE	\$30	0.00	0	0.00
REDLAND INSURANCE COMPANY	\$0	0.00	1	0
REGENT INSURANCE COMPANY	\$924,526	0.05	2	91.66
RELIANCE INSURANCE COMPANY	\$4	0.00	0	0.00
REPUBLIC INSURANCE COMPANY	\$120,328	0.01	0	0.00
ROYAL INDEMNITY COMPANY	\$2,659	0.00	0	0.00
ROYAL INSURANCE COMPANY OF AMERICA	\$4,452	0.00	3	28552.75
SAFECO INSURANCE CO OF AMERICA	\$18,149,635	1.02	43	100.38
SAFECO INSURANCE COMPANY OF ILLINOIS	\$4,419,110	0.25	11	105.46
SAFECO NATIONAL INSURANCE COMPANY	\$10,334,544	0.58	21	86.09
SAFEGUARD INSURANCE COMPANY	\$3,473	0.00	0	0.00
SAVERS PROPERTY & CASUALTY INS CO	\$0	0.00	1	0
SECURA INSURANCE A MUTUAL COMPANY	\$4,546,442	0.26	9	83.87
SECURITY NATIONAL INSURANCE COMPANY	\$419,708	0.02	1	100.95
SENTRY INSURANCE A MUTUAL COMPANY	\$4,342,284	0.24	41	400.05
SHELTER GENERAL INS CO	\$5,417,877	0.31	14	109.48
SHELTER MUTUAL INSURANCE CO	\$110,485,093	6.22	184	70.56
ST PAUL FIRE & MARINE INSURANCE CO	\$12,643	0.00	6	20107.15
ST PAUL GUARDIAN INSURANCE COMPANY	\$5,215,550	0.29	1	8.12
ST PAUL MERCURY INSURANCE COMPANY	\$52,882	0.00	0	0.00
STANDARD FIRE INSURANCE COMPANY	\$106,303	0.01	0	0.00
STANDARD GUARANTY INSURANCE COMPANY	\$1,311,849	0.07	1	32.30
STATE AUTO PROPERTY & CASUALTY INS CO	\$6,240,673	0.35	14	95.05
STATE FARM FIRE AND CASUALTY CO	\$35,307,068	1.99	10	12.00
STATE FARM MUTUAL AUTOMOBILE INS CO	\$473,831,855	26.68	771	68.94
TEACHERS INSURANCE COMPANY	\$823,168	0.05	2	102.94
TEXAS GENERAL INDEMNITY COMPANY	\$11,046	0.00	1	3835.81
TIG COUNTRYWIDE INSURANCE COMPANY	\$62,100	0.00	0	0.00
TIG INSURANCE COMPANY	\$1,654	0.00	4	102443.94
TIG PREMIER INSURANCE COMPANY	\$1,312,455	0.07	6	193.69
TOKIO MARINE & FIRE INSURANCE COMPANY LTD	\$29,730	0.00	0	0.00
TRADERS INSURANCE COMPANY	\$4,678,193	0.26	29	262.65
TRAVELERS INDEMNITY CO OF AMERICA	\$125,284	0.01	2	676.37
TRAVELERS INDEMNITY CO OF ILLINOIS	\$34,556	0.00	4	4904.35
TRAVELERS INDEMNITY COMPANY	\$875,582	0.05	2	96.78
TRI STATE INSURANCE COMPANY	\$3,215,315	0.18	12	158.13
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$638,149	0.04	2	132.79
TRINITY UNIVERSAL INSURANCE COMPANY	\$191,644	0.01	1	221.08
TRUSTGARD INSURANCE COMPANY	\$1,762,044	0.10	8	192.36
TWIN CITY FIRE INS CO	\$168,474	0.01	0	0.00
UNITED FIRE AND CASUALTY COMPANY	\$266,009	0.01	3	477.83
UNITED SECURITY INSURANCE COMPANY	\$390,010	0.02	0	0.00

MISSOURI DEPARTMENT OF INSURANCE
1995 PRIVATE PASSENGER AUTOMOBILE INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

	(1)	(2)	(3)	(4)
COMPANY	PREMIUM WRITTEN (3 YR AVE)	MARKET SHARE (3 YR AVE)	3 YEAR COMPLAINTS	3 YEAR COMPLAINT INDEX
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$24,065,629	1.36	20	35.21
UNITED STATES FIDELITY & GUARANTY CO	\$1,110,736	0.06	13	495.89
UNITED STATES FIRE INSURANCE CO*	\$-3,575	-0.00	2	23703.00
UNIVERSAL UNDERWRITERS INS CO	\$245,858	0.01	1	172.33
USAA CASUALTY INSURANCE COMPANY	\$8,509,718	0.48	15	74.68
VALIANT INS CO	\$2,804,189	0.16	3	45.33
VALLEY FORGE INSURANCE COMPANY	\$232,358	0.01	4	729.38
VIGILANT INSURANCE COMPANY	\$1,850,911	0.10	0	0.00
VIKING INSURANCE COMPANY OF WI	\$2,690,647	0.15	18	283.44
VIRGINIA SURETY COMPANY INC	\$66,768	0.00	0	0.00
WEST AMERICAN INSURANCE COMPANY	\$663,563	0.04	4	255.40
WINDSOR INSURANCE COMPANY	\$7,468,463	0.42	23	130.48
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$2,310	0.00	0	0.00
ZURICH INSURANCE COMPANY	\$23,549	0.00	0	0.00
	=====	=====	=====	
	\$1,775,689,246	100.0	4191	



Total Homeowners

Complaint Indices

MISSOURI DEPARTMENT OF INSURANCE
1995 HOMEOWNERS INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AEGIS SECURITY INSURANCE COMPANY	\$196,066	0.04	0	0
AETNA INSURANCE COMPANY OF ILLINOIS	\$4,567	0.00	0	0
AFFILIATED FM INSURANCE COMPANY	\$4,745	0.00	0	0
AGRICULTURAL INSURANCE COMPANY	\$3	0.00	0	0
ALLIANCE INSURANCE COMPANY INC	\$908,929	0.19	4	140
ALLIED MUTUAL INS CO	\$2,174,615	0.46	25	365
ALLIED PROPERTY & CASUALTY INS CO	\$1,807,276	0.39	8	141
ALLSTATE INDEMNITY COMPANY	\$114,052	0.02	2	557
ALLSTATE INSURANCE COMPANY	\$19,914,939	4.24	90	144
AMCO INSURANCE COMPANY	\$12,149	0.00	0	0
AMERICAN AUTOMOBILE INSURANCE CO	\$1,013,025	0.22	0	0
AMERICAN BANKERS INS CO OF FLORIDA	\$892,509	0.19	3	107
AMERICAN CASUALTY CO OF READING PA	\$562,831	0.12	5	282
AMERICAN ECONOMY INSURANCE COMPANY	\$3,503,489	0.75	8	73
AMERICAN EMPLOYERS INSURANCE CO	\$607,436	0.13	3	157
AMERICAN FAMILY HOME INSURANCE CO	\$999,400	0.21	3	95
AMERICAN FAMILY MUTUAL INS CO	\$75,878,653	16.17	238	100
AMERICAN FIRE & CASUALTY COMPANY	\$265,058	0.06	0	0
AMERICAN FIRE AND INDEMNITY COMPANY	\$8,481	0.00	0	0
AMERICAN INDEMNITY COMPANY	\$11,329	0.00	0	0
AMERICAN INTERNATIONAL INS CO	\$296	0.00	0	0
AMERICAN LOYALTY INSURANCE CO	\$44,113	0.01	0	0
AMERICAN MODERN HOME INSURANCE CO	\$339,218	0.07	3	281
AMERICAN MOTORISTS INSURANCE CO	\$2,074,438	0.44	4	61
AMERICAN NATIONAL GENERAL INS CO	\$31,127	0.01	0	0
AMERICAN NATIONAL PROPERTY & CASUALTY C	\$2,524,252	0.54	6	76
AMERICAN PROTECTION INSURANCE CO	\$4,517	0.00	0	0
AMERICAN RELIABLE INSURANCE COMPANY	\$1,661	0.00	3	57385
AMERICAN SPIRIT INSURANCE COMPANY	\$79,236	0.02	0	0
AMERICAN STATES INSURANCE CO TX	\$2,249,078	0.48	0	0
AMERICAN STATES INSURANCE COMPANY*	\$2,076,439	0.44	12	184
AMERICAN STATES PREFERRED INS CO	\$5,463,033	1.16	6	35
AMERICAN STERLING INSURANCE COMPANY	\$0	0.00	1	0
AMERISURE INSURANCE COMPANY	\$1,530,281	0.33	2	42
AMEX ASSURANCE COMPANY	\$54,431	0.01	0	0
AMICA MUTUAL INSURANCE COMPANY	\$157,689	0.03	0	0
ANTHEM CASUALTY INSURANCE COMPANY	\$263,375	0.06	1	121
ARMED FORCES INSURANCE EXCHANGE	\$604,354	0.13	1	53
ASSOCIATED INDEMNITY CORPORATION	\$1,609,919	0.34	0	0
ASSURANCE COMPANY OF AMERICA	\$1,743,436	0.37	0	0
ATLANTIC MUTUAL INSURANCE COMPANY	\$914,234	0.19	1	35
AUTO CLUB FAMILY INSURANCE COMPANY	\$2,932,337	0.62	10	108
AUTO OWNERS INSURANCE CO MUTUAL	\$2,137,522	0.46	6	89
AUTOMOBILE INS CO OF HARTFORD CT	\$398,409	0.08	1	80
BALBOA INSURANCE COMPANY	\$11,021	0.00	2	5765
BANKERS STANDARD FIRE & MARINE CO	\$282	0.00	0	0
BANKERS STANDARD INSURANCE COMPANY	\$20,781	0.00	0	0
BLUE RIDGE INSURANCE COMPANY	\$1,646,391	0.35	12	232
BOSTON OLD COLONY INSURANCE COMPANY	\$2,720,479	0.58	1	12
BROTHERHOOD MUTUAL INSURANCE CO	\$66,459	0.01	0	0
BUCKEYE UNION INSURANCE COMPANY	\$54	0.00	0	0
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	\$3,499	0.00	0	0
CALIFORNIA CASUALTY INSURANCE CO	\$450	0.00	0	0
CAMERON MUTUAL INSURANCE COMPANY	\$5,990,109	1.28	30	159
CASUALTY RECIPROCAL EXCHANGE	\$86,286	0.02	0	0
CENTENNIAL INSURANCE COMPANY	\$170,933	0.04	0	0
CENTURY INDEMNITY COMPANY	\$92,452	0.02	1	344
CENTURY-NATIONAL INSURANCE COMPANY	\$366	0.00	0	0
CHARTER OAK FIRE INSURANCE CO THE	\$151,526	0.03	1	210
CHURCH INSURANCE CO THE	\$9,278	0.00	0	0

MISSOURI DEPARTMENT OF INSURANCE
1995 HOMEOWNERS INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
CHURCH MUTUAL INSURANCE COMPANY	\$101,805	0.02	0	0
CINCINNATI CASUALTY COMPANY THE	\$672	0.00	0	0
CINCINNATI INDEMNITY COMPANY INC	\$1,394	0.00	0	0
CINCINNATI INS CO THE	\$539,275	0.11	1	59
CITIZENS INSURANCE COMPANY OF AMERICA	\$1,305,787	0.28	1	24
COLONIAL PENN INSURANCE COMPANY	\$240,691	0.05	1	132
COLUMBIA MUTUAL INSURANCE CO	\$3,460,893	0.74	29	266
COLUMBIA NATIONAL INSURANCE COMPANY	\$938,404	0.20	1	34
COMMERCE AND INDUSTRY INSURANCE CO	\$18,000	0.00	0	0
COMMERCIAL UNION INSURANCE COMPANY	\$168,640	0.04	3	565
CONTINENTAL CASUALTY COMPANY*	\$851,045	0.18	2	75
CONTINENTAL INSURANCE COMPANY THE*	\$224,509	0.05	0	0
CONTINENTAL WESTERN INSURANCE CO	\$303,447	0.06	0	0
COUNTRY MUTUAL INSURANCE COMPANY	\$893,109	0.19	0	0
DEPOSITORS INSURANCE COMPANY	\$343,314	0.07	4	370
ECONOMY FIRE & CASUALTY COMPANY	\$1,419,028	0.30	6	134
ECONOMY PREFERRED INSURANCE COMPANY	\$3,561,323	0.76	17	152
ECONOMY PREMIER ASSURANCE COMPANY	\$18,041	0.00	0	0
ELECTRIC INSURANCE COMPANY	\$24,574	0.01	0	0
EMCASCO INSURANCE COMPANY	\$190,678	0.04	0	0
EMPLOYERS FIRE INSURANCE COMPANY	\$881,041	0.19	1	36
EMPLOYERS MUTUAL CASUALTY COMPANY	\$66,216	0.01	2	959
EQUITY MUTUAL INSURANCE COMPANY	\$1,169,860	0.25	9	244
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$10,188,752	2.17	26	81
FARMERS ALLIANCE MUTUAL INS CO	\$787,349	0.17	6	242
FARMERS AND MERCHANTS INSURANCE CO	\$5,340,468	1.14	20	119
FARMERS INSURANCE COMPANY INC	\$0	0.00	17	0
FARMERS INSURANCE EXCHANGE	\$3,446,353	0.73	15	138
FEDERAL INSURANCE COMPANY	\$1,177,965	0.25	0	0
FEDERATED MUTUAL INSURANCE COMPANY	\$498,308	0.11	3	191
FIDELITY & GUARANTY INS UNDERWRITERS	\$2,551	0.00	0	0
FIDELITY AND CASUALTY CO OF NY*	\$121,851	0.03	0	0
FIDELITY AND GUARANTY INSURANCE COMPANY	\$926,357	0.20	1	34
FIRE INSURANCE EXCHANGE	\$12,374,636	2.64	34	87
FIREMANS FUND INS CO OF MISSOURI	\$0	0.00	1	0
FIREMANS FUND INSURANCE COMPANY	\$2,615,164	0.56	5	61
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$6,560	0.00	0	0
FIRST EXCESS AND REINSURANCE CORP	\$1,628	0.00	0	0
FLORISTS MUTUAL INSURANCE COMPANY	\$3,034	0.00	0	0
GENERAL ACCIDENT INS CO OF AMERICA	\$560,585	0.12	3	170
GENERAL CASUALTY CO OF WISCONSIN	\$940,660	0.20	5	169
GOVERNMENT EMPLOYEES INSURANCE CO	\$540,678	0.12	4	235
GRAIN DEALERS MUTUAL INSURANCE CO	\$83,083	0.02	1	382
GREAT NORTHERN INSURANCE COMPANY	\$81,600	0.02	0	0
GULF INSURANCE COMPANY	\$61,980	0.01	2	1025
HANOVER INSURANCE COMPANY THE	\$376,473	0.08	7	591
HARTFORD CASUALTY INS CO	\$336,918	0.07	6	566
HARTFORD FIRE INSURANCE COMPANY	\$329,407	0.07	2	193
HARTFORD UNDERWRITERS INSURANCE CO	\$5,543,105	1.18	10	57
HAWKEYE SECURITY INSURANCE COMPANY	\$316,039	0.07	6	603
HORACE MANN INSURANCE COMPANY	\$381,352	0.08	2	167
INA INSURANCE COMPANY	\$7,622	0.00	0	0
INSURANCE COMPANY OF NORTH AMERICA	\$44,821	0.01	0	0
JEFFERSON INSURANCE CO OF NEW YORK	\$191,433	0.04	5	830
KANSAS CITY FIRE & MARINE INS CO	\$1,889	0.00	0	0
LIBERTY MUTUAL FIRE INSURANCE CO	\$4,930,582	1.05	13	84
LITITZ MUTUAL INSURANCE COMPANY	\$992,245	0.21	5	160
LUTHERAN BENEVOLENT INS EXCHANGE	\$185,559	0.04	3	514
MARKEL AMERICAN INSURANCE COMPANY	\$2,204	0.00	0	0
MARYLAND CASUALTY COMPANY	\$563,249	0.12	13	733

MISSOURI DEPARTMENT OF INSURANCE
1995 HOMEOWNERS INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
MASSACHUSETTS BAY INS CO	\$646,520	0.14	1	49
MERASTAR INSURANCE COMPANY	\$8,263	0.00	0	0
METROPOLITAN GROUP PROP & CAS INS CO	\$84,811	0.02	0	0
METROPOLITAN PROPERTY & CASUALTY INS CO	\$4,463,374	0.95	41	292
MICHIGAN MUTUAL INSURANCE COMPANY	\$354,435	0.08	2	179
MID CENTURY INSURANCE COMPANY	\$21,099,415	4.50	69	104
MIDWEST MUTUAL INSURANCE CO	\$28,908	0.01	0	0
MILLERS CLASSIFIED INSURANCE COMPANY	\$2,058,537	0.44	16	247
MILLERS MUTUAL INSURANCE ASSOCIATION	\$2,630,534	0.56	22	266
MINNESOTA FIRE AND CASUALTY COMPANY	\$316,232	0.07	2	201
MUTUAL FIRE AND STORM INSURANCE CO	\$10,595	0.00	0	0
NATIONAL CASUALTY COMPANY*	\$16,246	0.00	1	1955
NATIONAL FIRE INS CO OF HARTFORD	\$91,915	0.02	2	691
NATIONAL GENERAL INS CO	\$285,794	0.06	1	111
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$389,011	0.08	3	245
NIAGARA FIRE INSURANCE COMPANY	\$26,647	0.01	0	0
NORTHERN ASSURANCE CO OF AMERICA	\$950,855	0.20	1	33
NORTHLAND INSURANCE COMPANY	\$264,776	0.06	4	480
OHIO CASUALTY INSURANCE COMPANY	\$510,574	0.11	4	249
OLD RELIABLE CASUALTY COMPANY	\$0	0.00	15	0
OMAHA PROPERTY AND CASUALTY INS CO	\$282,709	0.06	6	674
PACIFIC EMPLOYERS INSURANCE COMPANY	\$124,940	0.03	0	0
PACIFIC INDEMNITY COMPANY	\$1,947,661	0.42	0	0
PENNSYLVANIA GENERAL INSURANCE CO	\$1,191,736	0.25	1	27
PHARMACISTS MUTUAL INSURANCE COMPANY	\$233,172	0.05	0	0
PHOENIX INSURANCE COMPANY THE	\$306,774	0.07	2	207
PRAIRIE STATE FARMERS INS CO	\$357	0.00	0	0
PREFERRED AMERICA INSURANCE COMPANY	\$623,001	0.13	7	357
PREFERRED RISK MUTUAL INSURANCE CO	\$883,481	0.19	6	216
PROGRESSIVE CASUALTY INSURANCE CO	\$388,587	0.08	1	82
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$4,564,519	0.97	20	139
REGENT INSURANCE COMPANY	\$205,389	0.04	1	155
REPUBLIC INSURANCE COMPANY	\$590,883	0.13	8	430
SAFECO INSURANCE CO OF AMERICA	\$15,087,515	3.22	26	55
SECURA INSURANCE A MUTUAL COMPANY	\$3,446,265	0.73	10	92
SECURITY NATIONAL INSURANCE COMPANY	\$133,971	0.03	1	237
SENTRY INSURANCE A MUTUAL COMPANY	\$1,177,222	0.25	12	324
SHELTER GENERAL INS CO	\$26,690	0.01	2	2380
SHELTER MUTUAL INSURANCE CO	\$28,639,743	6.10	75	83
ST PAUL GUARDIAN INSURANCE COMPANY	\$2,235,676	0.48	3	43
ST PAUL PROPERTY & CASUALTY INS CO	\$0	0.00	1	0
STANDARD FIRE INSURANCE COMPANY	\$680,350	0.15	0	0
STATE AUTO PROPERTY & CASUALTY INS CO	\$2,742,891	0.58	12	139
STATE FARM FIRE AND CASUALTY CO	\$120,714,005	25.73	228	60
STATE FARM GENERAL INSURANCE CO	\$12,377,920	2.64	11	28
STATE FARM MUTUAL AUTOMOBILE INS CO	\$0	0.00	32	0
TEACHERS INSURANCE COMPANY	\$96,212	0.02	0	0
TEXAS GENERAL INDEMNITY COMPANY	\$2,027	0.00	0	0
TIG COUNTRYWIDE INSURANCE COMPANY	\$257,838	0.05	0	0
TIG INSURANCE COMPANY	\$1,375	0.00	1	23108
TIG PREMIER INSURANCE COMPANY	\$417,093	0.09	0	0
TOKIO MARINE & FIRE INSURANCE COMPANY LTD	\$1,307	0.00	0	0
TRADERS INSURANCE COMPANY	\$327,478	0.07	1	97
TRAVELERS INDEMNITY CO OF AMERICA	\$51,839	0.01	0	0
TRAVELERS INDEMNITY CO OF ILLINOIS	\$14,782	0.00	0	0
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$330,137	0.07	0	0
TRAVELERS INDEMNITY COMPANY	\$84,402	0.02	0	0
TRI STATE INSURANCE COMPANY	\$260,663	0.06	1	122
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$66,696	0.01	0	0
TRINITY UNIVERSAL INSURANCE COMPANY	\$24,481	0.01	2	2595

MISSOURI DEPARTMENT OF INSURANCE
1995 HOMEOWNERS INSURANCE

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

	(1)	(2)	(3)	(4)
COMPANY	PREMIUM WRITTEN (3 YR AVE)	MARKET SHARE (3 YR AVE)	3 YEAR COMPLAINTS	3 YEAR COMPLAINT INDEX
TRUSTGARD INSURANCE COMPANY	\$168,822	0.04	1	188
TWIN CITY FIRE INS CO	\$279,351	0.06	0	0
UNION INSURANCE CO OF PROVIDENCE	\$291,515	0.06	2	218
UNITED FIRE AND CASUALTY COMPANY	\$399,804	0.09	2	159
UNITED SECURITY INSURANCE COMPANY	\$229,133	0.05	1	139
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$6,281,834	1.34	0	0
UNITED STATES FIDELITY & GUARANTY CO	\$645,222	0.14	16	788
UNIVERSAL FIRE & CASUALTY INS CO	\$29,143	0.01	0	0
USAA CASUALTY INSURANCE COMPANY	\$1,451,296	0.31	1	22
VALIANT INS CO	\$829,328	0.18	2	77
VALLEY FORGE INSURANCE COMPANY	\$287,403	0.06	3	332
VANGUARD INSURANCE COMPANY	\$569,050	0.12	4	223
VIGILANT INSURANCE COMPANY	\$4,847,636	1.03	2	13
WEST AMERICAN INSURANCE COMPANY	\$326,536	0.07	4	389
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$194	0.00	0	0
	=====	=====	=====	
	\$469,183,017	100.0	1477	

Total Accident & Health

Complaint Indices

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL ACCIDENT & HEALTH BUSINESS

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AAA LIFE INS CO	\$18,918	0.00	1	3524
ACACIA MUTUAL LIFE INSURANCE CO	\$680	0.00	0	0
ACADEMY LIFE INSURANCE CO*	\$198,414	0.01	0	0
ADMIRAL LIFE INS CO OF AMERICA	\$433,354	0.02	0	0
ADVANCE INSURANCE COMPANY	\$1,289	0.00	0	0
AETNA LIFE INS AND ANNUITY CO*	\$5,925	0.00	9	101E3
AETNA LIFE INSURANCE COMPANY*	\$41,563,115	1.56	97	156
AID ASSOCIATION FOR LUTHERANS	\$5,317,034	0.20	3	38
AIG LIFE INSURANCE COMPANY	\$2,205,196	0.08	4	121
ALEXANDER HAMILTON LIFE INS CO AMERICA	\$485,502	0.02	0	0
ALL AMERICAN LIFE INSURANCE COMPANY*	\$184,157	0.01	6	2172
ALLIANZ LIFE INS CO OF NORTH AMERICA*	\$4,156,734	0.16	6	96
ALLIED LIFE INS CO	\$48,131	0.00	0	0
ALLMERICA FINANCIAL LIFE INS & ANNUITY	\$657,995	0.02	0	0
ALLSTATE LIFE INS CO OF NEW YORK	\$590	0.00	0	0
ALLSTATE LIFE INSURANCE COMPANY	\$2,689,125	0.10	5	124
AMERICAN BANKERS INS CO OF FLORIDA	\$464,974	0.02	3	430
AMERICAN BANKERS LIFE ASSUR OF FLORIDA	\$4,129,917	0.15	9	145
AMERICAN CASUALTY CO OF READING PA	\$30,059	0.00	0	0
AMERICAN CHAMBERS LIFE INSURANCE COMPAN	\$1,358,640	0.05	7	343
AMERICAN COMBINED LIFE INS CO	\$75,914	0.00	0	0
AMERICAN COMMUNITY MUTUAL INSURANCE CO	\$156,226	0.01	3	1280
AMERICAN CONTINENTAL INSURANCE CO	\$2,145,716	0.08	0	0
AMERICAN CONTINENTAL LIFE INS CO	\$3,160	0.00	1	21095
AMERICAN CREDITORS LIFE INS CO	\$52,462	0.00	0	0
AMERICAN EMPLOYERS INSURANCE CO	\$221	0.00	0	0
AMERICAN FAMILY LIFE ASSUR CO GA	\$9,981,013	0.37	14	94
AMERICAN FAMILY LIFE INSURANCE CO	\$32,927	0.00	2	4049
AMERICAN FAMILY MUTUAL INS CO	\$39,875,469	1.50	71	119
AMERICAN FIDELITY ASSURANCE COMPANY	\$2,263,009	0.08	2	59
AMERICAN FRANKLIN LIFE INS CO THE	\$21,269	0.00	0	0
AMERICAN GENERAL LIFE & ACCIDENT INS CO	\$3,183,020	0.12	14	293
AMERICAN GENERAL LIFE INSURANCE CO	\$346	0.00	0	0
AMERICAN HARDWARE MUTUAL INS CO	\$20,122	0.00	0	0
AMERICAN HEALTH & LIFE INSURANCE CO	\$1,076,325	0.04	2	124
AMERICAN HERITAGE LIFE INSURANCE CO	\$806,193	0.03	2	165
AMERICAN HOME ASSURANCE COMPANY	\$114,754	0.00	0	0
AMERICAN HOME LIFE INSURANCE CO	\$4,411	0.00	0	0
AMERICAN INCOME LIFE INSURANCE CO	\$1,134,617	0.04	6	353
AMERICAN INSURANCE CO OF TEXAS*	\$144,539	0.01	5	2306
AMERICAN INTERNATIONAL LIFE ASSUR OF NY	\$1,002	0.00	1	66526
AMERICAN LIFE & HEALTH INS CO	\$27,099	0.00	0	0
AMERICAN LIFE AND CASUALTY INS CO*	\$36,117	0.00	0	0
AMERICAN LIFE INSURANCE CO OF NY	\$225,143	0.01	0	0
AMERICAN MUTUAL LIFE INSURANCE COMPANY	\$50,826	0.00	0	0
AMERICAN NATIONAL INSURANCE COMPANY*	\$2,505,744	0.09	11	293
AMERICAN NATIONAL LIFE INS OF TX	\$1,395,010	0.05	15	717
AMERICAN PIONEER LIFE INSURANCE COMPANY	\$246,499	0.01	0	0
AMERICAN PROGRESSIVE L & H INS CO OF NY	\$33,936	0.00	0	0
AMERICAN PUBLIC LIFE INSURANCE CO	\$171,506	0.01	0	0
AMERICAN RELIABLE INSURANCE COMPANY	\$55,736	0.00	0	0
AMERICAN REPUBLIC INSURANCE COMPANY	\$13,709,487	0.51	22	107
AMERICAN SECURITY INSURANCE COMPANY	\$876,946	0.03	1	76
AMERICAN SERVICE LIFE INSURANCE COMPANY	\$2,761,960	0.10	13	314
AMERICAN SLOVENIAN CATHOLIC UNION	\$383	0.00	0	0
AMERICAN STATES INSURANCE COMPANY*	\$404,188	0.02	4	660
AMERICAN STATES LIFE INSURANCE CO	\$1,803	0.00	2	73929
AMERICAN TRAVELLERS LIFE INS CO	\$5,805,869	0.22	31	356
AMERICAN UNDERWRITERS LIFE INSURANCE CO	\$339,774	0.01	1	196
AMERICAN UNION LIFE INSURANCE CO	\$26,246	0.00	0	0

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AMERICAN UNITED LIFE INSURANCE CO	\$2,344,458	0.09	0	0
AMERITAS LIFE INSURANCE CORP	\$2,598,659	0.10	4	103
AMEX ASSURANCE COMPANY	\$91,144	0.00	0	0
AMEX LIFE ASSURANCE COMPANY*	\$12,797,341	0.48	5	26
ANTHEM LIFE INS CO OF INDIANA	\$1,307,421	0.05	1	51
ANTHEM LIFE INSURANCE COMPANY	\$2,248,724	0.08	3	89
ARCADIA NATIONAL LIFE INSURANCE CO	\$246,666	0.01	0	0
ASSOCIATES FINANCIAL LIFE INS CO	\$797,268	0.03	1	84
ASSOCIATES INSURANCE COMPANY	\$1,385	0.00	0	0
ATLANTA LIFE INSURANCE COMPANY	\$47,909	0.00	0	0
AUTO CLUB LIFE INS CO	\$92,079	0.00	1	724
AUTO OWNERS LIFE INSURANCE COMPANY	\$59,563	0.00	0	0
BALBOA LIFE INSURANCE COMPANY	\$571,253	0.02	1	117
BALTIMORE LIFE INS CO THE	\$8	0.00	0	0
BANKERS COMMERCIAL LIFE INS CO	\$331,111	0.01	10	2013
BANKERS FIDELITY LIFE INSURANCE CO	\$1,684,449	0.06	6	237
BANKERS LIFE AND CASUALTY COMPANY	\$41,875,042	1.57	73	116
BANKERS MULTIPLE LINE INSURANCE CO	\$574,586	0.02	3	348
BANKERS SECURITY LIFE INS SOCIETY	\$96,351	0.00	1	692
BANKERS UNITED LIFE ASSURANCE CO	\$3,698,333	0.14	1	18
BANNER LIFE INS CO	\$518	0.00	0	0
BCS INSURANCE COMPANY	\$193,508	0.01	0	0
BCS LIFE INSURANCE COMPANY	\$85,886	0.00	0	0
BENCHMARK INSURANCE COMPANY	\$5,014,253	0.19	4	53
BENEFICIAL STANDARD LIFE INS CO*	\$453,298	0.02	1	147
BENICORP INSURANCE COMPANY	\$37,576	0.00	0	0
BERKSHIRE LIFE INSURANCE COMPANY	\$76,299	0.00	0	0
BEST LIFE ASSURANCE CO OF CALIFORNIA	\$173,396	0.01	1	384
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	\$268,771,415	10.09	137	34
BLUE CROSS & BLUE SHIELD OF MO	\$588,169,652	22.07	993	113
BOATMENS LIFE INSURANCE COMPANY	\$481,967	0.02	0	0
BOSTON MUTUAL LIFE INSURANCE COMPANY	\$3,277,870	0.12	2	41
BROKERS NATIONAL LIFE ASSURANCE COMPANY	\$131,444	0.00	0	0
BROTHERHOOD MUTUAL INSURANCE CO	\$182,016	0.01	0	0
BUSINESS MENS ASSURANCE CO OF AMERICA	\$20,219,279	0.76	18	59
CAMERON LIFE INSURANCE COMPANY	\$27,610	0.00	0	0
CANADA LIFE ASSURANCE COMPANY	\$101,504	0.00	0	0
CAPITOL AMERICAN LIFE INSURANCE COMPANY	\$10,261,788	0.39	28	182
CATHOLIC KNIGHTS OF AMERICA	\$13,153	0.00	0	0
CELTIC LIFE INSURANCE COMPANY THE	\$1,727,200	0.06	8	309
CENTENNIAL LIFE INSURANCE COMPANY, THE	\$1,857,487	0.07	9	323
CENTRAL BENEFITS NATIONAL LIFE INS CO	\$3,541,574	0.13	6	113
CENTRAL NATIONAL LIFE INS OF OMAHA	\$935,380	0.04	0	0
CENTRAL RESERVE LIFE INSURANCE COMPANY	\$7,063,351	0.27	25	236
CENTRAL SECURITY LIFE INSURANCE CO	\$148,845	0.01	0	0
CENTRAL STATES HEALTH & LIFE CO	\$2,530,117	0.09	4	105
CENTRAL STATES INDEMNITY CO OF OMAHA	\$2,132,986	0.08	0	0
CENTRAL UNITED LIFE INSURANCE CO*	\$268,879	0.01	2	496
CENTURION LIFE INSURANCE COMPANY	\$1,921,120	0.07	1	35
CENTURY INDEMNITY COMPANY	\$205,807	0.01	0	0
CENTURY LIFE ASSURANCE COMPANY	\$143,029	0.01	0	0
CENTURY LIFE OF AMERICA	\$8,094	0.00	0	0
CERTIFIED LIFE INS CO	\$76,481	0.00	0	0
CHEROKEE NATIONAL LIFE INSURANCE COMPAN	\$124,528	0.00	1	535
CHESAPEAKE LIFE INSURANCE COMPANY THE*	\$45,063	0.00	0	0
CHRISTIAN FIDELITY LIFE INSURANCE CO	\$11,725,050	0.44	17	97
CHUBB LIFE INS CO OF AM	\$303,845	0.01	9	1974
CINCINNATI LIFE INSURANCE COMPANY THE	\$12,357	0.00	0	0
CITICORP LIFE INSURANCE CO	\$143,654	0.01	5	2320
CITIZENS SECURITY LIFE INS CO	\$114,025	0.00	0	0

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CLARENDON NATIONAL INS CO	\$114,800	0.00	0	0
COLLEGE LIFE INSURANCE CO OF AMERICA	\$406	0.00	0	0
COLONIAL LIFE & ACCIDENT INS CO	\$5,508,745	0.21	6	73
COLONIAL LIFE INS CO OF AMERICA	\$9,556,918	0.36	6	42
COLONIAL PENN FRANKLIN INSURANCE CO	\$290,585	0.01	0	0
COLONIAL PENN INSURANCE COMPANY	\$168	0.00	0	0
COLONIAL PENN LIFE INSURANCE CO	\$2,173,748	0.08	0	0
COLUMBIA UNIVERSAL LIFE INS CO	\$57,877	0.00	0	0
COLUMBIAN MUTUAL LIFE INSURANCE CO	\$176	0.00	0	0
COLUMBUS LIFE INSURANCE CO	\$3,908	0.00	0	0
COMBINED INSURANCE CO OF AMERICA	\$19,200,552	0.72	100	347
COMMERCIAL LIFE INSURANCE COMPANY*	\$594,699	0.02	3	336
COMMERCIAL TRAVELERS MUTUAL INS CO	\$233,670	0.01	1	285
COMMERCIAL UNION LIFE INS CO OF AMERICA	\$194,165	0.01	0	0
COMMONWEALTH LIFE INSURANCE COMPANY	\$171,052	0.01	4	1559
COMMONWEALTH NATIONAL LIFE INS CO	\$2,646,584	0.10	4	101
COMPANION LIFE INSURANCE COMPANY*	\$77,734	0.00	1	858
CONGRESS LIFE INSURANCE COMPANY	\$7,328	0.00	0	0
CONNECTICUT GENERAL LIFE INS CO	\$34,684,350	1.30	33	63
CONNECTICUT MUTUAL LIFE INS CO	\$2,340,532	0.09	0	0
CONNECTICUT NATIONAL LIFE INS CO*	\$5,919	0.00	0	0
CONTINENTAL ASSURANCE COMPANY	\$68,350,317	2.56	14	14
CONTINENTAL CASUALTY COMPANY*	\$16,030,205	0.60	20	83
CONTINENTAL GENERAL INSURANCE CO	\$2,157,406	0.08	6	185
CONTINENTAL INSURANCE COMPANY THE*	\$6,135,400	0.23	0	0
CONTINENTAL LIFE AND ACCIDENT CO*	\$2,405,152	0.09	14	388
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	\$1,685,255	0.06	7	277
CONTINENTAL LIFE INSURANCE COMPANY	\$83,716	0.00	0	0
CONTINENTAL WESTERN LIFE INS CO	\$15,397	0.00	0	0
COUNTRY LIFE INSURANCE COMPANY	\$766,630	0.03	1	87
COX HEALTH SYSTEMS INSURANCE COMPANY	\$493,392	0.02	1	135
CROATIAN CATHOLIC UNION OF USA	\$75	0.00	0	0
CROATIAN FRATERNAL UNION OF AMERICA	\$3,214	0.00	0	0
CROWN LIFE INSURANCE COMPANY*	\$245,245	0.01	1	272
CSA FRATERNAL LIFE	\$169	0.00	0	0
CUNA MUTUAL INSURANCE SOCIETY	\$7,680,553	0.29	12	104
EBPLIFE INSURANCE COMPANY	\$333,348	0.01	0	0
EMPLOYEES LIFE COMPANY (MUTUAL)	\$4,828	0.00	0	0
EMPLOYERS HEALTH INSURANCE COMPANY*	\$7,685,546	0.29	10	87
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$4,086,762	0.15	5	82
EMPLOYERS LIFE INS CO OF WAUSAU	\$3,697	0.00	0	0
EMPLOYERS MODERN LIFE COMPANY	\$28,860	0.00	1	2310
EMPLOYERS REASSURANCE CORPORATION	\$77,857	0.00	0	0
EMPLOYERS REINSURANCE CORPORATION	\$2,801,826	0.11	0	0
EPIC LIFE INSURANCE COMPANY THE	\$869,629	0.03	2	153
EQUITABLE LIFE & CASUALTY INS CO	\$16,522,247	0.62	13	52
EQUITABLE LIFE ASSUR SOCIETY OF THE US	\$2,907,392	0.11	2	46
EQUITABLE LIFE INSURANCE CO OF IOWA	\$9,985	0.00	0	0
EQUITABLE RESERVE ASSOCIATION	\$49	0.00	0	0
ERC LIFE REINSURANCE CORPORATION	\$7,092	0.00	0	0
EXECUTIVE FUND LIFE INSURANCE CO	\$75,020	0.00	1	889
FAMILY BENEFIT LIFE INSURANCE CO	\$3,447	0.00	0	0
FAMILY HERITAGE LIFE INS CO OF AMERICA	\$20,331	0.00	0	0
FAMILY LIFE INSURANCE COMPANY*	\$77,559	0.00	0	0
FARM BUREAU LIFE INS CO OF MISSOURI	\$169,277	0.01	0	0
FARMERS MUTUAL HAIL INS CO OF IOWA	\$595	0.00	0	0
FARMERS NEW WORLD LIFE INSURANCE CO	\$5,379	0.00	0	0
FEDERAL HOME LIFE INSURANCE COMPANY*	\$280,901	0.01	0	0
FEDERAL INSURANCE COMPANY	\$4,539,519	0.17	0	0
FEDERAL LIFE INSURANCE CO MUTUAL	\$1,530	0.00	0	0

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FEDERATED LIFE INSURANCE COMPANY	\$240,915	0.01	2	553
FEDERATED MUTUAL INSURANCE COMPANY	\$8,914,544	0.33	8	60
FIDELITY SECURITY LIFE INSURANCE CO*	\$4,003,877	0.15	14	233
FIRST ALLMERICA FINANCIAL LIFE INS CO	\$7,457,745	0.28	6	54
FIRST COLONY LIFE INSURANCE COMPANY	\$161	0.00	0	0
FIRST LIFE ASSURANCE COMPANY*	\$38,314	0.00	0	0
FIRST PROVIDIAN LIFE & HEALTH INS CO	\$123,871	0.00	0	0
FORD LIFE INSURANCE COMPANY	\$761,535	0.03	2	175
FORT DEARBORN LIFE INS CO	\$62,989	0.00	0	0
FORTIS BENEFITS INSURANCE COMPANY	\$34,446,586	1.29	36	70
FORUM INSURANCE COMPANY	\$314,847	0.01	4	847
FRANKLIN LIFE INSURANCE COMPANY	\$1,334,532	0.05	0	0
FREEDOM LIFE INS CO OF AMERICA	\$238,758	0.01	0	0
FRONTIER NATIONAL LIFE INSURANCE CO	\$447	0.00	0	0
GENERAL AMERICAN LIFE INSURANCE CO	\$38,957,770	1.46	63	108
GENERAL FIDELITY LIFE INSURANCE CO	\$126,010	0.00	0	0
GENERAL LIFE INSURANCE COMPANY	\$4,019	0.00	0	0
GERBER LIFE INSURANCE COMPANY	\$1,780,820	0.07	0	0
GERMANTOWN LIFE INSURANCE COMPANY	\$1,297	0.00	0	0
GLOBE LIFE AND ACCIDENT INS CO	\$1,682,144	0.06	12	476
GOLDEN RULE INSURANCE COMPANY	\$15,196,224	0.57	42	184
GOVERNMENT EMPLOYEES INSURANCE CO	\$5,847	0.00	0	0
GREAT AMERICAN LIFE INSURANCE CO	\$4,198	0.00	0	0
GREAT AMERICAN RESERVE INS CO	\$310,612	0.01	0	0
GREAT SOUTHERN LIFE INSURANCE CO	\$39,780	0.00	0	0
GREAT WEST LIFE & ANNUITY INS CO*	\$4,296,480	0.16	10	155
GREAT WEST LIFE ASSURANCE COMPANY*	\$182,568	0.01	8	2921
GRINNELL LIFE INSURANCE COMPANY	\$4,744	0.00	0	0
GUARANTEE LIFE INSURANCE COMPANY	\$3,642,722	0.14	3	55
GUARANTEE RESERVE LIFE INSURANCE CO	\$56,566	0.00	1	1178
GUARANTEE TRUST LIFE INSURANCE CO*	\$5,351,567	0.20	20	249
GUARANTY NATIONAL LIFE INSURANCE CO	\$680	0.00	0	0
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$36,980,563	1.39	35	63
GULF INSURANCE COMPANY	\$703,682	0.03	0	0
HALIC INSURANCE CO DBA HEALTHY ALLIANCE	\$89,257,113	3.35	32	24
HARTFORD FIRE INSURANCE COMPANY	\$733,516	0.03	0	0
HARTFORD LIFE AND ACCIDENT INS CO*	\$6,949,326	0.26	8	77
HARTFORD LIFE INSURANCE COMPANY	\$1,564,489	0.06	2	85
HARVEST LIFE INSURANCE COMPANY THE	\$2,537,922	0.10	25	657
HAWKEYE NATIONAL LIFE INSURANCE CO	\$465	0.00	0	0
HEALTH AND LIFE INSURANCE CO OF AMERICA	\$79,085	0.00	0	0
HEALTH INSURANCE OF VERMONT INC	\$57,324	0.00	0	0
HERITAGE LIFE INSURANCE COMPANY	\$191,045	0.01	2	698
HOME INSURANCE COMPANY THE	\$1,153,172	0.04	0	0
HOME LIFE FINANCIAL ASSURANCE CORP	\$9,973,012	0.37	13	87
HORACE MANN LIFE INSURANCE COMPANY	\$2,073,145	0.08	1	32
HUMANA INSURANCE COMPANY	\$26,309,982	0.99	28	71
IDEALIFE INSURANCE COMPANY	\$1,170,099	0.04	2	114
IDS LIFE INSURANCE COMPANY	\$2,006,814	0.08	0	0
ILLINOIS MUTUAL LIFE & CASUALTY CO	\$1,273,239	0.05	1	52
INDEPENDENT ORDER OF FORESTERS THE	\$16,598	0.00	0	0
INDIANAPOLIS LIFE INSURANCE CO	\$86,581	0.00	0	0
INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	\$851,776	0.03	1	78
INDUSTRIAL CASUALTY INSURANCE COMPANY	\$2,255	0.00	0	0
INSURANCE CO OF THE STATE OF PA	\$203,795	0.01	0	0
INSURANCE COMPANY OF NORTH AMERICA	\$440,766	0.02	2	302
INTEGON LIFE INSURANCE CORPORATION*	\$103,495	0.00	1	644
INTEGRITY NATIONAL LIFE INSURANCE COMPANY	\$694,082	0.03	0	0
INTERCONTINENTAL LIFE INSURANCE CO	\$2,148	0.00	0	0
INVESTORS HERITAGE LIFE INSURANCE CO	\$12,569	0.00	0	0

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INVESTORS INSURANCE CORPORATION	\$36,589	0.00	0	0
INVESTORS LIFE INS CO OF NORTH AMERICA	\$7,568	0.00	0	0
ITT HARTFORD LIFE AND ANNUITY INS CO	\$70,305	0.00	2	1896
J C PENNEY CASUALTY INSURANCE CO	\$407,719	0.02	0	0
J C PENNEY LIFE INSURANCE COMPANY	\$9,201,830	0.35	16	116
J.M.I.C. LIFE INSURANCE COMPANY	\$71,532	0.00	0	0
JEFFERSON PILOT LIFE INS CO	\$1,550,131	0.06	3	129
JOHN ALDEN LIFE INSURANCE CO	\$31,228,304	1.17	36	77
JOHN DEERE INSURANCE COMPANY	\$1,737,347	0.07	0	0
JOHN HANCOCK MUTUAL LIFE INS CO	\$8,383,435	0.31	13	103
KANAWHA INSURANCE COMPANY	\$88,314	0.00	2	1510
KANSAS CITY LIFE INSURANCE CO	\$8,187,699	0.31	6	49
KEYPORT LIFE INSURANCE COMPANY	\$3,056	0.00	0	0
KNIGHTS OF COLUMBUS	\$191,202	0.01	0	0
LAFAYETTE LIFE INSURANCE CO THE	\$449,252	0.02	0	0
LAMAR LIFE INSURANCE COMPANY	\$305,389	0.01	3	655
LEGION INSURANCE COMPANY	\$4,233,817	0.16	0	0
LIBERTY LIFE ASSUR CO OF BOSTON	\$213,882	0.01	3	935
LIBERTY LIFE INSURANCE COMPANY*	\$540,489	0.02	1	123
LIBERTY NATIONAL LIFE INSURANCE CO	\$27,262	0.00	0	0
LIFE & HEALTH INS CO OF AMERICA*	\$150,741	0.01	5	2211
LIFE INS CO OF THE SOUTHWEST	\$94	0.00	0	0
LIFE INSURANCE CO OF GEORGIA	\$898,301	0.03	1	74
LIFE INSURANCE CO OF NORTH AMERICA	\$15,381,268	0.58	9	39
LIFE INSURANCE COMPANY OF VIRGINIA THE*	\$11,900	0.00	0	0
LIFE INVESTORS INS CO OF AMERICA	\$6,160,447	0.23	10	108
LINCOLN BENEFIT LIFE COMPANY	\$2,573,168	0.10	0	0
LINCOLN HERITAGE LIFE INSURANCE CO*	\$183	0.00	0	0
LINCOLN LIFE AND CASUALTY COMPANY*	\$1,100	0.00	0	0
LINCOLN MUTUAL LIFE INSURANCE CO	\$4,163	0.00	0	0
LINCOLN NATIONAL LIFE INSURANCE CO*	\$4,350,058	0.16	11	169
LINCOLN NATIONAL SPECIALTY INS CO	\$240,532	0.01	1	277
LONDON LIFE REINSURANCE COMPANY	\$3,699	0.00	1	18019
LONE STAR LIFE INSURANCE COMPANY*	\$686,958	0.03	1	97
LOYAL AMERICAN LIFE INSURANCE CO	\$714,626	0.03	2	187
LUTHERAN BROTHERHOOD	\$848,752	0.03	0	0
LYNDON LIFE INSURANCE COMPANY	\$-37,059	-0.00	0	0
MADISON NATIONAL LIFE INSURANCE CO, INC	\$102,346	0.00	1	651
MANUFACTURERS LIFE INSURANCE CO	\$494,677	0.02	0	0
MARKEL INSURANCE COMPANY	\$71,372	0.00	0	0
MASSACHUSETTS CASUALTY INSURANCE CO	\$363,241	0.01	0	0
MASSACHUSETTS GENERAL LIFE INS CO	\$51,909	0.00	0	0
MASSACHUSETTS MUTUAL LIFE INS CO	\$9,493,846	0.36	7	49
MBL LIFE ASSURANCE CORPORATION	\$63,856	0.00	0	0
MEDICAL LIFE INSURANCE COMPANY	\$144,262	0.01	0	0
MEDICO LIFE INSURANCE COMPANY	\$1,608,465	0.06	5	207
MEGA LIFE AND HEALTH INS CO THE	\$803,764	0.03	11	912
MEMBERS LIFE INSURANCE COMPANY	\$1,037	0.00	0	0
MERIT LIFE INSURANCE CO	\$1,507,598	0.06	0	0
METRAHEALTH INSURANCE COMPANY	\$2,517,063	0.09	4	106
METROPOLITAN LIFE INSURANCE COMPANY	\$27,240,637	1.02	82	201
MIC LIFE INSURANCE CORPORATION	\$862,279	0.03	2	155
MID CONTINENT LIFE INSURANCE CO	\$1,019	0.00	0	0
MIDAMERICA LIFE INSURANCE COMPANY	\$9,242	0.00	0	0
MIDLAND NATIONAL LIFE INSURANCE CO*	\$1,199	0.00	0	0
MIDWEST NATIONAL LIFE INS CO OF TN	\$246,221	0.01	1	271
MIDWESTERN UNITED LIFE INSURANCE CO*	\$3,009	0.00	0	0
MINNESOTA MUTUAL LIFE INSURANCE CO	\$1,841,669	0.07	2	72
MISSOURI VALLEY LIFE AND HEALTH INS CO	\$24,763,844	0.93	101	272
MODERN AMERICAN LIFE INSURANCE COMPANY	\$116,321	0.00	2	1146

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MODERN WOODMEN OF AMERICA	\$8,260	0.00	0	0
MONTGOMERY WARD INSURANCE COMPANY	\$158,733	0.01	2	840
MONTGOMERY WARD LIFE INSURANCE CO	\$1,593,325	0.06	2	84
MONUMENTAL LIFE INSURANCE COMPANY*	\$3,515,403	0.13	18	341
MOUNTAIN LIFE INSURANCE COMPANY	\$216,528	0.01	0	0
MOUNTAIN STATES LIFE INS CO OF AMERICA	\$293	0.00	0	0
MUTUAL LIFE INSURANCE CO OF NY*	\$668,390	0.03	0	0
MUTUAL OF OMAHA INSURANCE COMPANY	\$26,603,170	1.00	77	193
MUTUAL PROTECTIVE INS CO	\$3,111,360	0.12	11	236
MUTUAL TRUST LIFE INSURANCE COMPANY	\$29,743	0.00	0	0
NATIONAL BENEFIT LIFE INSURANCE CO	\$95,935	0.00	0	0
NATIONAL CASUALTY COMPANY*	\$1,392,291	0.05	21	1005
NATIONAL DENTAL HEALTH INSURANCE CO	\$1,139,248	0.04	2	117
NATIONAL FARMERS UNION LIFE INS CO	\$212	0.00	0	0
NATIONAL FIDELITY LIFE INSURANCE CO	\$67,148	0.00	2	1985
NATIONAL FINANCIAL INSURANCE COMPANY	\$495,040	0.02	5	673
NATIONAL FOUNDATION LIFE INS CO	\$2,556,517	0.10	35	913
NATIONAL FRATERNAL SOCIETY/DEAF	\$81	0.00	0	0
NATIONAL GROUP LIFE INSURANCE COMPANY*	\$4,294,514	0.16	45	698
NATIONAL GUARDIAN LIFE INSURANCE CO	\$18,680	0.00	0	0
NATIONAL HEALTH INS CO	\$1,701,614	0.06	4	157
NATIONAL LIFE INSURANCE COMPANY	\$538,888	0.02	0	0
NATIONAL STATES INSURANCE COMPANY	\$3,366,338	0.13	54	1069
NATIONAL TRAVELERS LIFE COMPANY	\$7,341,311	0.28	11	100
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$33,534,757	1.26	0	0
NATIONWIDE LIFE INSURANCE COMPANY	\$4,271,924	0.16	2	31
NATIONWIDE MUTUAL INSURANCE COMPANY	\$133	0.00	0	0
NETWORK AMERICA LIFE INSURANCE COMPANY	\$2,044,892	0.08	9	293
NEW ENGLAND MUTUAL LIFE INS CO	\$4,079,992	0.15	4	65
NEW YORK LIFE INSURANCE COMPANY	\$13,953,171	0.52	10	48
NIPPON LIFE INS CO OF AMERICA	\$174,605	0.01	1	382
NORTH AMERICAN CO FOR LIFE & HEALTH IN*	\$310	0.00	0	0
NORTH AMERICAN INSURANCE COMPANY	\$85,700	0.00	0	0
NORTH AMERICAN SPECIALTY INS CO	\$22,876	0.00	0	0
NORTH CAROLINA MUTUAL LIFE INS CO	\$5,028	0.00	1	13259
NORTH CENTRAL LIFE INSURANCE CO*	\$273,259	0.01	1	244
NORTHERN LIFE INSURANCE COMPANY	\$113	0.00	0	0
NORTHWESTERN MUTUAL LIFE INS CO	\$8,386,745	0.31	4	32
NORTHWESTERN NATIONAL LIFE INS CO	\$2,549,556	0.10	11	288
OCCIDENTAL LIFE INS CO OF NC	\$193,763	0.01	0	0
OHIO CASUALTY INSURANCE COMPANY	\$8,684	0.00	0	0
OHIO LIFE INSURANCE COMPANY	\$11,533	0.00	0	0
OHIO NATIONAL LIFE ASSURANCE CORP	\$324,114	0.01	0	0
OHIO NATIONAL LIFE INS CO THE	\$487,903	0.02	0	0
OHIO STATE LIFE INSURANCE CO, THE	\$620	0.00	0	0
OLD AMERICAN INSURANCE COMPANY	\$671,118	0.03	8	795
OLD RELIANCE INSURANCE COMPANY	\$923	0.00	0	0
OLD REPUBLIC INSURANCE COMPANY	\$24,977	0.00	0	0
OLD REPUBLIC LIFE INSURANCE COMPANY	\$231,916	0.01	0	0
OLD UNITED LIFE INSURANCE COMPANY	\$573,323	0.02	0	0
OLD WESTERN LIFE INSURANCE COMPANY	\$1,074,207	0.04	3	186
OMAHA PROPERTY AND CASUALTY INS CO	\$278,772	0.01	1	239
OXFORD LIFE INSURANCE COMPANY	\$5,530	0.00	0	0
OZARK NATIONAL LIFE INSURANCE CO	\$167,314	0.01	2	797
PACIFIC INDEMNITY COMPANY	\$5,630	0.00	0	0
PACIFIC MUTUAL LIFE INSURANCE CO	\$1,203,303	0.05	3	166
PAN AMERICAN LIFE INSURANCE COMPANY	\$1,704,817	0.06	4	156
PAUL REVERE LIFE INSURANCE CO	\$8,439,900	0.32	3	24
PEKIN LIFE INSURANCE COMPANY	\$190,950	0.01	0	0
PENINSULAR LIFE INSURANCE COMPANY	\$1,630	0.00	0	0

MISSOURI DEPARTMENT OF INSURANCE
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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
PENN MUTUAL LIFE INSURANCE CO THE	\$166,049	0.01	0	0
PENNSYLVANIA LIFE INSURANCE COMPANY	\$3,926,339	0.15	22	374
PEOPLES SECURITY LIFE INSURANCE COMPANY	\$23,045	0.00	3	8678
PFL LIFE INSURANCE COMPANY	\$9,824,855	0.37	31	210
PHILADELPHIA AMERICAN LIFE INS CO	\$61,384	0.00	1	1086
PHOENIX AMERICAN LIFE INS CO	\$1,374,846	0.05	0	0
PHOENIX HOME LIFE MUTUAL INS CO	\$3,406,252	0.13	11	215
PHYSICIANS MUTUAL INSURANCE COMPANY	\$14,042,186	0.53	39	185
PIE MUTUAL INSURANCE CO, THE	\$11,178	0.00	0	0
PIERCE NATIONAL LIFE INSURANCE CO	\$132	0.00	0	0
PIONEER LIFE INSURANCE CO OF IL	\$12,797,765	0.48	33	172
PM GROUP LIFE INS CO	\$1,406,876	0.05	0	0
PRAIRIE STATES LIFE INSURANCE CO	\$11,133	0.00	1	5988
PREFERRED LIFE INS CO OF NEW YORK	\$3,022	0.00	0	0
PREFERRED RISK LIFE INSURANCE CO	\$186,873	0.01	0	0
PRIMERICA LIFE INSURANCE COMPANY	\$66,607	0.00	0	0
PRINCIPAL MUTUAL LIFE INS CO	\$89,952,139	3.38	64	47
PROFESSIONAL INS CORPORATION	\$131,619	0.00	0	0
PROTECTIVE LIFE INSURANCE COMPANY	\$1,872,319	0.07	3	107
PROVIDENT INDEMNITY LIFE INS CO	\$180,103	0.01	4	1480
PROVIDENT LIFE AND ACCIDENT INS CO	\$10,643,313	0.40	16	100
PROVIDENT LIFE AND CASUALTY INS CO	\$115,185	0.00	0	0
PROVIDENT MUTUAL LIFE INS CO OF PHIL*	\$98,748	0.00	3	2025
PROVIDENTIAL LIFE INSURANCE COMPANY	\$98,147	0.00	0	0
PROVIDIAN LIFE AND HEALTH INSURANCE CO	\$2,971,659	0.11	4	90
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$164,491,018	6.17	122	49
PYRAMID LIFE INSURANCE COMPANY	\$1,615,801	0.06	4	165
REASSURE AMERICA LIFE INSURANCE COMPANY	\$1,582	0.00	0	0
RELIABLE LIFE INSURANCE COMPANY*	\$1,872,945	0.07	6	214
RELiance INSURANCE COMPANY	\$3,054,056	0.11	2	44
RELiance NATIONAL INDEMNITY COMPANY	\$4,059	0.00	0	0
RELiance STANDARD LIFE INSURANCE CO*	\$754,979	0.03	2	177
REPUBLIC VANGUARD LIFE INSURANCE CO	\$341,182	0.01	1	195
REPUBLIC WESTERN INS CO	\$53,913	0.00	0	0
RESERVE NATIONAL INSURANCE COMPANY	\$11,570,519	0.43	48	277
RLI INSURANCE COMPANY	\$122,587	0.00	0	0
ROYAL ARCANUM, SUPREME COUNCIL OF	\$47	0.00	0	0
ROYAL MACCABEES LIFE INSURANCE CO	\$1,715,270	0.06	1	39
RUSHMORE NATIONAL LIFE INSURANCE CO	\$515	0.00	0	0
SAFECO LIFE INSURANCE COMPANY*	\$2,569,816	0.10	1	26
SAFEHEALTH LIFE INSURANCE COMPANY	\$3,646	0.00	0	0
SEABOARD LIFE INSURANCE CO (USA)	\$17,337	0.00	0	0
SECURA LIFE INSURANCE CO	\$324	0.00	0	0
SECURITY ASSURANCE COMPANY	\$10,618	0.00	0	0
SECURITY BENEFIT LIFE INSURANCE CO	\$52,680	0.00	0	0
SECURITY CONNECTICUT LIFE INS CO	\$7,451	0.00	0	0
SECURITY GENERAL LIFE INSURANCE CO	\$2,237,042	0.08	10	298
SECURITY INSURANCE CO OF HARTFORD	\$84,646	0.00	0	0
SECURITY LIFE INS CO OF AMERICA	\$797,143	0.03	5	418
SECURITY LIFE OF DENVER INSURANCE CO*	\$75,833	0.00	0	0
SECURITY MUTUAL LIFE INS CO OF NE	\$13,381	0.00	0	0
SECURITY MUTUAL LIFE INS CO OF NY	\$198,540	0.01	0	0
SENTRY INSURANCE A MUTUAL COMPANY	\$208,297	0.01	1	320
SENTRY LIFE INSURANCE CO (L&H ACCT)	\$1,136,974	0.04	1	59
SETTLERS LIFE INSURANCE COMPANY	\$34,373	0.00	0	0
SHELTER LIFE INSURANCE CO	\$13,374,010	0.50	8	40
SIERRA HEALTH & LIFE INS CO INC	\$192,689	0.01	0	0
SIGNATURE LIFE INS CO OF AMERICA, THE	\$50,834	0.00	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	\$1,054	0.00	0	0
SOUTHLAND LIFE INSURANCE COMPANY	\$49,568	0.00	0	0

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL ACCIDENT & HEALTH BUSINESS

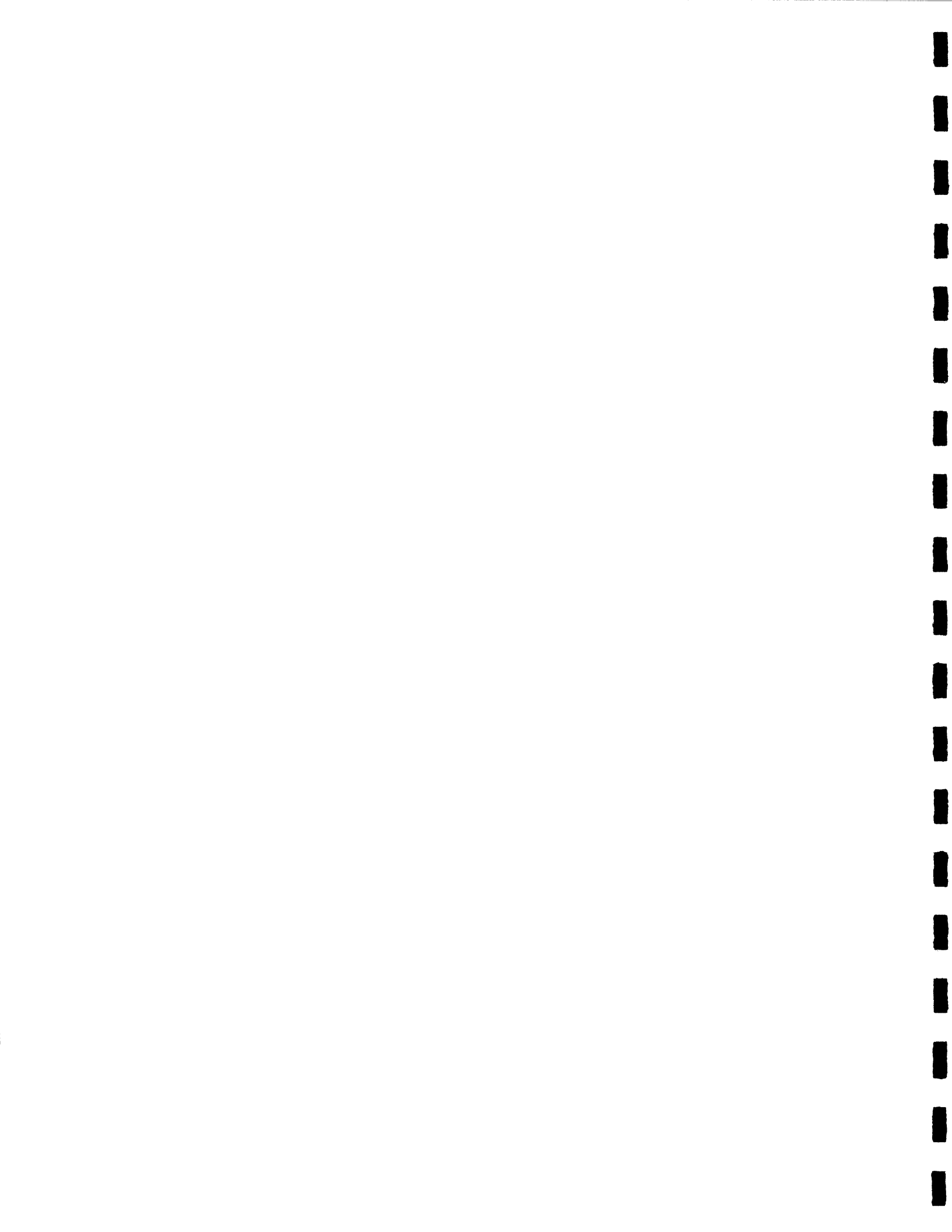
AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
STANDARD GUARANTY INSURANCE COMPANY	\$474,545	0.02	1	140
STANDARD INSURANCE COMPANY	\$2,330,249	0.09	2	57
STANDARD LIFE AND ACCIDENT INS CO	\$8,021,441	0.30	5	42
STANDARD LIFE INS CO OF INDIANA	\$596	0.00	0	0
STANDARD SECURITY LIFE INS CO OF NEWYOR	\$1,014,505	0.04	1	66
STATE AUTOMOBILE MUTUAL INS CO	\$248	0.00	0	0
STATE FARM MUTUAL AUTOMOBILE INS CO	\$38,807,832	1.46	17	29
STATE LIFE INSURANCE COMPANY	\$4,567	0.00	0	0
STATE MUTUAL INSURANCE CO	\$52,203	0.00	0	0
STATESMAN NATIONAL LIFE INS CO THE	\$260,384	0.01	2	512
SUN LIFE ASSURANCE CO OF CANADA	\$1,421,934	0.05	2	94
TIG INSURANCE COMPANY	\$453,979	0.02	0	0
TIME INSURANCE COMPANY	\$13,115,840	0.49	34	173
TMG LIFE INSURANCE COMPANY	\$3,662,094	0.14	7	127
TRANS-GENERAL LIFE INSURANCE COMPANY	\$582,059	0.02	0	0
TRANSAMERICA OCCIDENTAL LIFE INS CO	\$2,087,835	0.08	1	32
TRANSPORT LIFE INSURANCE COMPANY	\$3,317,759	0.12	15	301
TRANSPORTATION INSURANCE COMPANY	\$608	0.00	0	0
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$84,975	0.00	0	0
TRAVELERS INDEMNITY COMPANY	\$2,960	0.00	1	22523
TRAVELERS INSURANCE COMPANY THE	\$36,037,493	1.35	115	213
TRAVELERS PROTECTIVE ASSOC OF AMERICA	\$112,029	0.00	0	0
TRUSTMARK INSURANCE CO (MUTUAL)	\$13,822,555	0.52	24	116
TRUSTMARK LIFE INSURANCE COMPANY	\$9,011	0.00	0	0
U S LETTER CARRIERS' MUTUAL BENEFIT ASS	\$83,443	0.00	0	0
UNILIFE INSURANCE COMPANY	\$146,657	0.01	1	455
UNION BANKERS INSURANCE COMPANY	\$10,594,389	0.40	24	151
UNION BENEFIT LIFE INS CO	\$20,816	0.00	0	0
UNION CENTRAL LIFE INSURANCE CO	\$657,456	0.02	0	0
UNION FIDELITY LIFE INSURANCE CO	\$6,181,689	0.23	0	0
UNION LABOR LIFE INSURANCE COMPANY	\$1,246,667	0.05	3	160
UNION SECURITY LIFE INSURANCE CO	\$2,188,609	0.08	6	183
UNITED AMERICAN INSURANCE COMPANY	\$16,945,426	0.64	51	201
UNITED BENEFIT LIFE INSURANCE COMPANY	\$520,151	0.02	8	1025
UNITED COMMERCIAL TRAVELERS OF AMERICA	\$404,845	0.02	1	165
UNITED COMPANIES LIFE INSURANCE CO	\$35,533	0.00	0	0
UNITED FAMILY LIFE INSURANCE CO	\$77	0.00	0	0
UNITED HEALTH AND LIFE INSURANCE CO	\$19,415,257	0.73	0	0
UNITED HERITAGE MUTUAL LIFE INS CO	\$5,863	0.00	0	0
UNITED HOME LIFE INSURANCE COMPANY	\$6,010	0.00	0	0
UNITED INSURANCE COMPANY OF AMERICA	\$399,118	0.01	3	501
UNITED LIBERTY LIFE INSURANCE COMPANY	\$164	0.00	0	0
UNITED LIFE INSURANCE COMPANY	\$131,681	0.00	0	0
UNITED OF OMAHA LIFE INS CO	\$17,791,095	0.67	29	109
UNITED SERVICES LIFE INSURANCE CO	\$10,215	0.00	0	0
UNITED STATES LIFE INS CO NY	\$1,979,828	0.07	2	67
UNITED TEACHER ASSOCIATES INSURANCE CO*	\$273,688	0.01	4	974
UNITED WISCONSIN INSURANCE COMPANY	\$35,487	0.00	0	0
UNITED WISCONSIN LIFE INSURANCE COMPANY	\$26,250,786	0.99	21	53
UNITED WORLD LIFE INSURANCE COMPANY	\$240,593	0.01	0	0
UNIVERSAL GUARANTY LIFE INS CO	\$4,726	0.00	0	0
UNIVERSAL LIFE INSURANCE COMPANY THE	\$93,129	0.00	1	716
UNIVERSAL UNDERWRITERS LIFE INS CO	\$560,528	0.02	1	119
UNUM LIFE INS CO OF AMERICA	\$30,193,704	1.13	13	29
USAA LIFE INSURANCE COMPANY	\$822,355	0.03	1	81
USLIFE CREDIT LIFE INSURANCE CO*	\$1,255,354	0.05	0	0
VALLEY FORGE LIFE INSURANCE COMPANY	\$28,232	0.00	0	0
VASA NORTH ATLANTIC INSURANCE COMPANY	\$710,075	0.03	0	0
VETERANS LIFE INS CO	\$317,526	0.01	1	210
VICTORY LIFE INSURANCE COMPANY	\$759	0.00	0	0

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COMPANY	(1) PREMIUM WRITTEN (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
VIRGINIA SURETY COMPANY INC	\$1,662	0.00	0	0
VISION SERVICE PLAN INSURANCE CO	\$5,755,880	0.22	1	12
VISTA LIFE INSURANCE COMPANY	\$78,228	0.00	0	0
VOYAGER LIFE INSURANCE COMPANY	\$94,322	0.00	0	0
VULCAN LIFE INSURANCE COMPANY	\$155,433	0.01	1	429
WABASH LIFE INSURANCE COMPANY	\$207,388	0.01	0	0
WASHINGTON NATIONAL INSURANCE CO*	\$13,780,146	0.52	30	145
WEST COAST LIFE INSURANCE COMPANY*	\$7,224	0.00	0	0
WESTERN AND SOUTHERN LIFE INS CO	\$890,758	0.03	3	225
WESTERN DIVERSIFIED LIFE INSURANCE CO	\$402,638	0.02	0	0
WESTERN FIDELITY INSURANCE COMPANY	\$1,026,082	0.04	4	260
WISCONSIN NATIONAL LIFE INSURANCE CO*	\$2,941	0.00	0	0
WOODMEN ACCIDENT AND LIFE COMPANY*	\$1,477,301	0.06	1	45
WOODMEN OF THE WORLD LIFE INS SOCIETY	\$26,905	0.00	0	0
WORKMENS BENEFIT FUND OF THE U S OF AM	\$673	0.00	0	0
WORLD INSURANCE COMPANY	\$3,201,278	0.12	8	167
ZALE LIFE INSURANCE COMPANY	\$11,024	0.00	0	0
ZURICH INSURANCE COMPANY	\$153,633	0.01	0	0
ZURICH LIFE INSURANCE CO OF AMERICA	\$188	0.00	0	0
	=====	=====	=====	
	\$2,665,041,506	100.00	3998	



Total Life

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MISSOURI DEPARTMENT OF INSURANCE
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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AAA LIFE INS CO	\$399,333	0.02	0	0
ABRAHAM LINCOLN INSURANCE COMPANY	\$15,496	0.00	0	0
ACACIA MUTUAL LIFE INSURANCE CO	\$353,952	0.02	1	301
ACACIA NATIONAL LIFE INSURANCE COMPANY	\$25,355	0.00	0	0
ACADEMY LIFE INSURANCE CO*	\$786,522	0.04	2	271
ADMIRAL LIFE INS CO OF AMERICA	\$199,050	0.01	0	0
ADVANCE INSURANCE COMPANY	\$1,703	0.00	0	0
AETNA LIFE INS AND ANNUITY CO*	\$6,399,386	0.34	7	117
AETNA LIFE INSURANCE COMPANY*	\$9,922,384	0.52	3	32
AGC LIFE INS CO	\$27,542	0.00	0	0
AID ASSOCIATION FOR LUTHERANS	\$17,171,140	0.90	5	31
AIG LIFE INSURANCE COMPANY	\$42,572,551	2.23	2	5
ALEXANDER HAMILTON LIFE INS CO AMERICA	\$1,958,846	0.10	0	0
ALL AMERICAN LIFE INSURANCE COMPANY*	\$3,422,616	0.18	9	280
ALLIANZ LIFE INS CO OF NORTH AMERICA*	\$3,459,051	0.18	5	154
ALLIED LIFE INS CO	\$1,970,129	0.10	1	54
ALLMERICA FINANCIAL LIFE INS & ANNUITY	\$5,869,322	0.31	2	36
ALLSTATE LIFE INS CO OF NEW YORK	\$8,141	0.00	0	0
ALLSTATE LIFE INSURANCE COMPANY	\$7,141,635	0.37	14	209
AMERICAN AMICABLE LIFE INS CO TX	\$521,192	0.03	0	0
AMERICAN BANKERS LIFE ASSUR OF FLORIDA	\$3,204,196	0.17	9	299
AMERICAN CAPITOL INSURANCE COMPANY	\$94,632	0.00	0	0
AMERICAN CHAMBERS LIFE INSURANCE COMPAN	\$70,632	0.00	0	0
AMERICAN COMMUNITY MUTUAL INSURANCE CO	\$3,927	0.00	0	0
AMERICAN CONTINENTAL LIFE INS CO	\$554,328	0.03	0	0
AMERICAN CREDITORS LIFE INS CO	\$135,384	0.01	0	0
AMERICAN FAMILY LIFE ASSUR CO GA	\$109,300	0.01	3	2924
AMERICAN FAMILY LIFE INSURANCE CO	\$27,652,542	1.45	13	50
AMERICAN FIDELITY ASSURANCE COMPANY	\$678,137	0.04	1	157
AMERICAN FIDELITY LIFE INSURANCE CO	\$658,579	0.03	8	1294
AMERICAN FOUNDATION LIFE INS CO	\$57,555	0.00	0	0
AMERICAN FOUNDERS LIFE INSURANCE CO*	\$27,869	0.00	0	0
AMERICAN FRANKLIN LIFE INS CO THE	\$3,042,890	0.16	0	0
AMERICAN GENERAL LIFE & ACCIDENT INS CO	\$11,262,832	0.59	62	586
AMERICAN GENERAL LIFE INS CO NY	\$33,659	0.00	0	0
AMERICAN GENERAL LIFE INSURANCE CO	\$4,219,424	0.22	12	303
AMERICAN GUARDIAN LIFE ASSURANCE CO	\$12,806	0.00	0	0
AMERICAN HEALTH & LIFE INSURANCE CO	\$876,961	0.05	3	364
AMERICAN HERITAGE LIFE INSURANCE CO	\$125,230	0.01	1	851
AMERICAN HOME LIFE INSURANCE CO	\$917,382	0.05	0	0
AMERICAN INCOME LIFE INSURANCE CO	\$3,453,195	0.18	3	93
AMERICAN INSURANCE CO OF TEXAS*	\$20	0.00	0	0
AMERICAN INTERNATIONAL LIFE ASSUR OF NY	\$14,180	0.00	0	0
AMERICAN INVESTORS LIFE INS CO	\$109,340	0.01	1	974
AMERICAN LIFE & HEALTH INS CO	\$249,539	0.01	3	1281
AMERICAN LIFE AND CASUALTY INS CO*	\$950,789	0.05	3	336
AMERICAN LIFE INSURANCE CO OF NY	\$514,793	0.03	0	0
AMERICAN MERCHANTS LIFE INS CO	\$49,928	0.00	0	0
AMERICAN MODERN LIFE INS CO	\$24,899	0.00	1	4278
AMERICAN MUTUAL LIFE INSURANCE COMPANY	\$5,195,593	0.27	0	0
AMERICAN NATIONAL INSURANCE COMPANY*	\$9,358,777	0.49	26	296
AMERICAN NATIONAL LIFE INS OF TX	\$314,387	0.02	1	339
AMERICAN PROGRESSIVE L & H INS CO OF NY	\$112	0.00	0	0
AMERICAN PUBLIC LIFE INSURANCE CO	\$5,907	0.00	0	0
AMERICAN REPUBLIC INSURANCE COMPANY	\$1,110,178	0.06	2	192
AMERICAN SLOVENIAN CATHOLIC UNION	\$2,352	0.00	0	0
AMERICAN STATES LIFE INSURANCE CO	\$3,463,842	0.18	1	31
AMERICAN TRAVELLERS LIFE INS CO	\$208,407	0.01	5	2556
AMERICAN UNDERWRITERS LIFE INSURANCE CO	\$192,811	0.01	0	0
AMERICAN UNITED LIFE INSURANCE CO	\$2,285,642	0.12	2	93

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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
AMERITAS LIFE INSURANCE CORP	\$1,240,903	0.07	2	172
AMERITAS VARIABLE LIFE INS CO	\$931,733	0.05	0	0
AMEX LIFE ASSURANCE COMPANY*	\$175,506	0.01	0	0
AMICA LIFE INSURANCE COMPANY	\$27,888	0.00	0	0
ANTHEM LIFE INS CO OF INDIANA	\$59,502	0.00	1	1790
ANTHEM LIFE INSURANCE COMPANY	\$532,601	0.03	0	0
ARCADIA NATIONAL LIFE INSURANCE CO	\$462,730	0.02	1	230
ARISTAR LIFE INSURANCE COMPANY	\$11,653	0.00	0	0
ASSOCIATES FINANCIAL LIFE INS CO	\$2,852,877	0.15	3	112
ASSURED LIFE ASSOCIATION	\$64,983	0.00	2	3279
ATLANTA LIFE INSURANCE COMPANY	\$486,380	0.03	7	1533
ATLAS LIFE INSURANCE COMPANY*	\$623,634	0.03	2	342
AURORA NATIONAL LIFE ASSURANCE CO	\$10,014,988	0.52	10	106
AUSA LIFE INSURANCE COMPANY INC	\$300	0.00	0	0
AUTO CLUB LIFE INS CO	\$26,412	0.00	0	0
AUTO OWNERS LIFE INSURANCE COMPANY	\$255,325	0.01	0	0
BALBOA LIFE INSURANCE COMPANY	\$589,672	0.03	0	0
BALTIMORE LIFE INS CO THE	\$1,002,597	0.05	0	0
BANKERS FIDELITY LIFE INSURANCE CO	\$246,467	0.01	3	1297
BANKERS LIFE AND CASUALTY COMPANY	\$3,705,443	0.19	13	374
BANKERS NATIONAL LIFE INS CO	\$510,763	0.03	2	417
BANKERS SECURITY LIFE INS SOCIETY	\$907,019	0.05	3	352
BANKERS UNITED LIFE ASSURANCE CO	\$1,854,905	0.10	0	0
BANNER LIFE INS CO	\$737,508	0.04	1	144
BCS LIFE INSURANCE COMPANY	\$431,071	0.02	1	247
BENEFICIAL LIFE INSURANCE COMPANY	\$70,502	0.00	0	0
BENEFICIAL STANDARD LIFE INS CO*	\$115,632	0.01	2	1843
BENICORP INSURANCE COMPANY	\$1,638	0.00	0	0
BERKSHIRE LIFE INSURANCE COMPANY	\$381,067	0.02	0	0
BEST LIFE ASSURANCE CO OF CALIFORNIA	\$15,144	0.00	0	0
BOATMENS LIFE INSURANCE COMPANY	\$788,843	0.04	1	135
BOSTON MUTUAL LIFE INSURANCE COMPANY	\$1,080,067	0.06	1	99
BROKERS NATIONAL LIFE ASSURANCE COMPANY	\$55	0.00	0	0
BUSINESS MENS ASSURANCE CO OF AMERICA	\$14,883,296	0.78	7	50
C M LIFE INSURANCE COMPANY	\$2,249,362	0.12	0	0
CAMERON LIFE INSURANCE COMPANY	\$289,468	0.02	0	0
CANADA LIFE ASSURANCE COMPANY	\$1,710,199	0.09	1	62
CAPITAL RESERVE LIFE INSURANCE CO	\$662,730	0.03	2	321
CAPITOL AMERICAN LIFE INSURANCE COMPANY	\$520	0.00	0	0
CAPITOL BANKERS LIFE INSURANCE COMPANY	\$298,173	0.02	1	357
CATHOLIC FAMILY LIFE INSURANCE	\$9,211	0.00	0	0
CATHOLIC KNIGHTS OF AMERICA	\$380,157	0.02	0	0
CATHOLIC ORDER OF FORESTERS	\$41,311	0.00	0	0
CELTIC LIFE INSURANCE COMPANY THE	\$26,192	0.00	0	0
CENTENNIAL LIFE INSURANCE COMPANY, THE	\$95,518	0.01	0	0
CENTRAL BENEFITS NATIONAL LIFE INS CO	\$136,219	0.01	0	0
CENTRAL NATIONAL LIFE INS OF OMAHA	\$1,465,857	0.08	5	363
CENTRAL RESERVE LIFE INSURANCE COMPANY	\$201,013	0.01	1	530
CENTRAL SECURITY LIFE INSURANCE CO	\$1,453,790	0.08	46	3371
CENTRAL STATES HEALTH & LIFE CO	\$2,800,703	0.15	2	76
CENTRAL UNITED LIFE INSURANCE CO*	\$378,202	0.02	0	0
CENTURION LIFE INSURANCE COMPANY	\$1,237,757	0.06	0	0
CENTURY LIFE ASSURANCE COMPANY	\$249,787	0.01	0	0
CENTURY LIFE OF AMERICA	\$1,847,330	0.10	5	288
CERTIFIED LIFE INS CO	\$8,272	0.00	0	0
CHARTER NATIONAL LIFE INSURANCE CO*	\$1,288,748	0.07	0	0
CHEROKEE NATIONAL LIFE INSURANCE COMPAN	\$595,380	0.03	1	179
CHESAPEAKE LIFE INSURANCE COMPANY THE*	\$6,979	0.00	0	0
CHRISTIAN FIDELITY LIFE INSURANCE CO	\$118,832	0.01	2	1793
CHRISTIAN MUTUAL LIFE INS CO	\$3,746	0.00	0	0

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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
CHUBB LIFE INS CO OF AM	\$9,266,629	0.49	1	11
CHUBB SOVEREIGN LIFE INS CO	\$1,095,444	0.06	1	97
CINCINNATI LIFE INSURANCE COMPANY THE	\$1,055,478	0.06	0	0
CITICORP LIFE INSURANCE COMPANY	\$313,694	0.02	0	0
CITIZENS SECURITY LIFE INS CO	\$13,547	0.00	0	0
COLLEGE LIFE INSURANCE CO OF AMERICA	\$258,055	0.01	3	1238
COLONIAL LIFE & ACCIDENT INS CO	\$743,269	0.04	0	0
COLONIAL LIFE INS CO OF AMERICA	\$585,188	0.03	0	0
COLONIAL PENN LIFE INSURANCE CO	\$1,701,843	0.09	7	438
COLORADO BANKERS LIFE INS CO*	\$44,554	0.00	0	0
COLUMBIA UNIVERSAL LIFE INS CO	\$113,668	0.01	0	0
COLUMBIAN LIFE INSURANCE COMPANY	\$512	0.00	0	0
COLUMBIAN MUTUAL LIFE INSURANCE CO	\$50,307	0.00	0	0
COLUMBUS LIFE INSURANCE CO	\$426,743	0.02	0	0
COMBINED INSURANCE CO OF AMERICA	\$2,981,118	0.16	26	929
COMMERCIAL LIFE INSURANCE COMPANY*	\$160,634	0.01	0	0
COMMERCIAL UNION LIFE INS CO OF AMERICA	\$1,069,715	0.06	1	100
COMMONWEALTH LIFE INSURANCE COMPANY	\$1,336,952	0.07	1	80
COMMONWEALTH NATIONAL LIFE INS CO	\$706	0.00	0	0
COMMUNITY NATIONAL ASSURANCE COMPANY	\$43,098	0.00	1	2472
COMPANION LIFE INSURANCE COMPANY*	\$57,768	0.00	1	1844
CONGRESS LIFE INSURANCE COMPANY	\$46,682	0.00	0	0
CONNECTICUT GENERAL LIFE INS CO	\$94,081,600	4.93	7	8
CONNECTICUT MUTUAL LIFE INS CO	\$10,202,020	0.53	0	0
CONNECTICUT NATIONAL LIFE INS CO*	\$528,670	0.03	0	0
CONSTITUTION LIFE INSURANCE COMPANY	\$98,658	0.01	0	0
CONTINENTAL ASSURANCE COMPANY	\$4,246,031	0.22	4	100
CONTINENTAL GENERAL INSURANCE CO	\$341,039	0.02	1	312
CONTINENTAL LIFE AND ACCIDENT CO*	\$168,770	0.01	0	0
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	\$9,987	0.00	0	0
CONTINENTAL LIFE INSURANCE COMPANY	\$2,358	0.00	0	0
CONTINENTAL WESTERN LIFE INS CO	\$1,571,918	0.08	2	136
COUNTRY INVESTORS LIFE ASSUR CO	\$142,818	0.01	0	0
COUNTRY LIFE INSURANCE COMPANY	\$1,859,448	0.10	0	0
CROATIAN CATHOLIC UNION OF USA	\$2,827	0.00	0	0
CROATIAN FRATERNAL UNION OF AMERICA	\$31,871	0.00	0	0
CROWN LIFE INSURANCE COMPANY*	\$3,555,733	0.19	0	0
CSA FRATERNAL LIFE	\$21,789	0.00	0	0
CUNA MUTUAL INSURANCE SOCIETY	\$6,001,914	0.31	2	35
DEGREE OF HONOR PROTECTIVE ASSOC	\$43,980	0.00	0	0
DIXIE NATIONAL LIFE INSURANCE COMPANY	\$223,494	0.01	1	477
EBPLIFE INSURANCE COMPANY	\$16,723	0.00	0	0
EMPIRE GENERAL LIFE ASSURANCE CORP	\$121,372	0.01	0	0
EMPLOYEES LIFE COMPANY (MUTUAL)	\$21,804	0.00	0	0
EMPLOYERS HEALTH INSURANCE COMPANY*	\$221,223	0.01	0	0
EMPLOYERS LIFE INS CO OF WAUSAU	\$287,090	0.02	0	0
EMPLOYERS MODERN LIFE COMPANY	\$443,661	0.02	0	0
EPIC LIFE INSURANCE COMPANY THE	\$30,284	0.00	0	0
EQUITABLE LIFE & CASUALTY INS CO	\$245,976	0.01	0	0
EQUITABLE LIFE ASSUR SOCIETY OF THE US	\$13,048,653	0.68	15	122
EQUITABLE LIFE INSURANCE CO OF IOWA	\$1,793,785	0.09	1	59
EQUITABLE OF COLORADO INC THE	\$4,322,023	0.23	0	0
EQUITABLE RESERVE ASSOCIATION	\$14,875	0.00	0	0
EQUITABLE VARIABLE LIFE INS CO	\$23,169,690	1.21	10	46
EXECUTIVE FUND LIFE INSURANCE CO	\$53,308	0.00	1	1998
FAMILY BENEFIT LIFE INSURANCE CO	\$887,588	0.05	0	0
FAMILY LIFE INSURANCE COMPANY*	\$1,709,210	0.09	2	125
FAMILY SERVICE LIFE INS CO	\$269,898	0.01	0	0
FARM BUREAU LIFE INS CO OF MISSOURI	\$13,058,069	0.68	9	73
FARMERS AND TRADERS LIFE INS CO	\$80,043	0.00	0	0

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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
FARMERS NEW WORLD LIFE INSURANCE CO	\$12,865,236	0.67	5	41
FEDERAL HOME LIFE INSURANCE COMPANY*	\$531,990	0.03	0	0
FEDERAL KEMPER LIFE ASSURANCE CO	\$5,002,660	0.26	2	43
FEDERAL LIFE INSURANCE CO MUTUAL	\$45,671	0.00	0	0
FEDERATED LIFE INSURANCE COMPANY	\$2,341,669	0.12	0	0
FIDELITY AND GUARANTY LIFE INS CO*	\$1,612,730	0.08	1	66
FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	\$168,830	0.01	1	631
FIDELITY SECURITY LIFE INSURANCE CO*	\$2,444,504	0.13	6	261
FINANCIAL ASSURANCE INCORPORATED	\$246	0.00	0	0
FINANCIAL SECURITY LIFE INS CO	\$26,326	0.00	1	4046
FIRST ALLMERICA FINANCIAL LIFE INS CO	\$2,318,677	0.12	1	46
FIRST CATHOLIC SLOVAK UNION OF THE USA & CANADA	\$756	0.00	0	0
FIRST COLONY LIFE INSURANCE COMPANY	\$8,406,599	0.44	5	63
FIRST DELAWARE LIFE INS CO	\$34,441	0.00	0	0
FIRST INTERNATIONAL LIFE INS CO*	\$33,681	0.00	0	0
FIRST INVESTORS LIFE INSURANCE COMPANY	\$281,148	0.01	0	0
FIRST LIFE ASSURANCE COMPANY*	\$739,513	0.04	1	144
FIRST NATIONAL LIFE INS CO OF AMERICA	\$451,858	0.02	0	0
FIRST PENN-PACIFIC LIFE INSURANCE CO	\$788,999	0.04	0	0
FIRST PROVIDIAN LIFE & HEALTH INS CO	\$264,559	0.01	0	0
FLORISTS LIFE INSURANCE COMPANY	\$4,958	0.00	0	0
FORD LIFE INSURANCE COMPANY	\$1,608,134	0.08	3	199
FORETHOUGHT LIFE INSURANCE COMPANY	\$7,306,330	0.38	0	0
FORT DEARBORN LIFE INS CO	\$1,151,776	0.06	0	0
FORTIS BENEFITS INSURANCE COMPANY	\$8,497,353	0.45	3	38
FRANKLIN LIFE INSURANCE COMPANY	\$14,359,279	0.75	15	111
GARDEN STATE LIFE INSURANCE COMPANY*	\$319,007	0.02	0	0
GENERAL AMERICAN LIFE INSURANCE CO	\$140,146,214	7.34	31	24
GENERAL FIDELITY LIFE INSURANCE CO	\$106,678	0.01	0	0
GENERAL LIFE INSURANCE COMPANY	\$3,909	0.00	0	0
GEORGIA INTERNATIONAL LIFE INS CO	\$12,656	0.00	0	0
GERBER LIFE INSURANCE COMPANY	\$1,581,283	0.08	5	337
GERMANTOWN LIFE INSURANCE COMPANY	\$976	0.00	0	0
GLOBE LIFE AND ACCIDENT INS CO	\$6,922,780	0.36	16	246
GOLDEN AMERICAN LIFE INS CO	\$111,772	0.01	0	0
GOLDEN RULE INSURANCE COMPANY	\$2,207,567	0.12	1	48
GOLDEN STATE MUTUAL LIFE INS CO	\$4,037	0.00	0	0
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	\$269,634	0.01	0	0
GRANGE LIFE INSURANCE COMPANY	\$5,362	0.00	0	0
GREAT AMERICAN LIFE INSURANCE CO	\$13,265	0.00	3	24091
GREAT AMERICAN RESERVE INS CO	\$641,330	0.03	0	0
GREAT SOUTHERN LIFE INSURANCE CO	\$1,526,049	0.08	2	140
GREAT WEST LIFE & ANNUITY INS CO*	\$4,683,104	0.25	4	91
GREAT WEST LIFE ASSURANCE COMPANY*	\$1,824,627	0.10	2	117
GREATER BENEFICIAL UNION OF PITTSBURGH	\$43,697	0.00	0	0
GRINNELL LIFE INSURANCE COMPANY	\$34,021	0.00	0	0
GUARANTEE LIFE INSURANCE COMPANY	\$7,867,012	0.41	2	27
GUARANTEE PROTECTIVE LIFE COMPANY	\$12,528	0.00	0	0
GUARANTEE RESERVE LIFE INSURANCE CO	\$1,972,333	0.10	6	324
GUARANTEE TRUST LIFE INSURANCE CO*	\$1,826,017	0.10	5	292
GUARANTY INCOME LIFE INSURANCE CO	\$211,205	0.01	0	0
GUARANTY NATIONAL LIFE INSURANCE CO	\$1,782	0.00	0	0
GUARDIAN INSURANCE & ANNUITY CO INC	\$99,961	0.01	0	0
GUARDIAN LIFE INSURANCE CO OF AMERICA	\$13,488,919	0.71	3	24
HARTFORD LIFE AND ACCIDENT INS CO*	\$9,041,219	0.47	0	0
HARTFORD LIFE INSURANCE COMPANY	\$42,422,991	2.22	6	15
HARVEST LIFE INSURANCE COMPANY THE	\$386,760	0.02	3	826
HAWKEYE NATIONAL LIFE INSURANCE CO	\$288,938	0.02	1	369
HERITAGE LIFE INSURANCE COMPANY	\$105,155	0.01	2	2026
HOME LIFE FINANCIAL ASSURANCE CORP	\$2,359,148	0.12	0	0

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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
HOME OWNERS LIFE INSURANCE COMPANY	\$278	0.00	0	0
HOMESTEADERS LIFE COMPANY	\$1,076,824	0.06	7	692
HORACE MANN LIFE INSURANCE COMPANY	\$787,750	0.04	1	135
IDEALIFE INSURANCE COMPANY	\$182,399	0.01	4	2336
IDS LIFE INSURANCE COMPANY	\$7,762,373	0.41	0	0
ILLINOIS MUTUAL LIFE & CASUALTY CO	\$841,599	0.04	0	0
IMPERIAL GENERAL LIFE INSURANCE CO	\$23,662	0.00	0	0
INDEPENDENT ORDER OF FORESTERS THE	\$2,174,966	0.11	1	49
INDIANAPOLIS LIFE INSURANCE CO	\$2,068,070	0.11	1	52
INDIVIDUAL ASSUR CO LIFE HEALTH & ACCID	\$2,060,275	0.11	3	155
INDUSTRIAL CASUALTY INSURANCE COMPANY	\$7,508	0.00	0	0
INTEGON LIFE INSURANCE CORPORATION*	\$481,672	0.03	1	221
INTEGRITY LIFE INS CO	\$114,262	0.01	0	0
INTEGRITY NATIONAL LIFE INSURANCE COMPANY	\$23,054	0.00	0	0
INTER STATE ASSURANCE COMPANY	\$779,633	0.04	0	0
INTERCONTINENTAL LIFE INSURANCE CO	\$32,920	0.00	2	6472
INTRAMERICA LIFE INSURANCE COMPANY	\$6,172	0.00	0	0
INVESTORS GUARANTY LIFE INS CO	\$172,418	0.01	1	618
INVESTORS HERITAGE LIFE INSURANCE CO	\$51,351	0.00	0	0
INVESTORS INSURANCE CORPORATION	\$26,306	0.00	0	0
INVESTORS LIFE INS CO OF NORTH AMERICA	\$1,064,823	0.06	7	700
INVESTORS LIFE INSURANCE CO OF INDIANA	\$14,768	0.00	0	0
INVESTORS LIFE INSURANCE CO OF NEBRASK*	\$1,303,676	0.07	1	82
ITT HARTFORD LIFE AND ANNUITY INS CO	\$2,679,056	0.14	3	119
J C PENNEY INSURANCE COMPANY	\$6,558	0.00	0	0
J C PENNEY LIFE INSURANCE COMPANY	\$5,663,401	0.30	7	132
J.M.I.C. LIFE INSURANCE COMPANY	\$64,153	0.00	0	0
JACKSON NATIONAL LIFE INSURANCE CO	\$23,450,521	1.23	15	68
JEFFERSON PILOT LIFE INS CO	\$1,276,261	0.07	2	167
JOHN ALDEN LIFE INSURANCE CO	\$2,174,477	0.11	4	196
JOHN HANCOCK LIFE INS CO OF AMERICA	\$8,333	0.00	2	25566
JOHN HANCOCK MUTUAL LIFE INS CO	\$16,778,181	0.88	36	229
JOHN HANCOCK VARIABLE LIFE INS CO	\$7,592,675	0.40	2	28
KANAWHA INSURANCE COMPANY	\$296	0.00	1	359E3
KANSAS CITY LIFE INSURANCE CO	\$13,222,867	0.69	18	145
KEMPER INVESTORS LIFE INS CO	\$27,212	0.00	1	3915
KENTUCKY HOME MUTUAL LIFE INS CO	\$54,846	0.00	0	0
KNIGHTS OF COLUMBUS	\$9,593,685	0.50	3	33
LAFAYETTE LIFE INSURANCE CO THE	\$1,969,473	0.10	1	54
LAMAR LIFE INSURANCE COMPANY	\$334,903	0.02	0	0
LEWER LIFE INSURANCE COMPANY	\$1,030	0.00	0	0
LIBERTY LIFE ASSUR CO OF BOSTON	\$930,169	0.05	2	229
LIBERTY LIFE INSURANCE COMPANY*	\$4,245,638	0.22	1	25
LIBERTY NATIONAL LIFE INSURANCE CO	\$509,181	0.03	0	0
LIFE & HEALTH INS CO OF AMERICA*	\$96,712	0.01	0	0
LIFE INS CO OF THE SOUTHWEST	\$35,583	0.00	0	0
LIFE INSURANCE CO OF GEORGIA	\$75,321	0.00	0	0
LIFE INSURANCE CO OF NORTH AMERICA	\$6,596,554	0.35	7	113
LIFE INSURANCE COMPANY OF ILLINOIS	\$607	0.00	0	0
LIFE INSURANCE COMPANY OF VIRGINIA THE*	\$3,069,941	0.16	2	69
LIFE INVESTORS INS CO OF AMERICA	\$5,648,574	0.30	13	245
LIFE OF MARYLAND INC	\$24,519	0.00	0	0
LIFEUSA INSURANCE COMPANY	\$1,200,684	0.06	6	532
LINCOLN AMERICAN LIFE INSURANCE CO	\$26,435	0.00	0	0
LINCOLN BENEFIT LIFE COMPANY	\$8,163,858	0.43	5	65
LINCOLN HERITAGE LIFE INSURANCE CO*	\$2,191,912	0.11	2	97
LINCOLN LIBERTY LIFE INSURANCE CO*	\$36,553	0.00	0	0
LINCOLN LIFE AND CASUALTY COMPANY*	\$55,424	0.00	1	1922
LINCOLN MEMORIAL LIFE INSURANCE CO	\$6,719,456	0.35	0	0
LINCOLN MUTUAL LIFE INSURANCE CO	\$755,107	0.04	0	0

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COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
LINCOLN NATIONAL LIFE INSURANCE CO*	\$8,419,552	0.44	8	101
LONDON PACIFIC LIFE & ANNUITY COMPANY	\$73,541	0.00	0	0
LONE STAR LIFE INSURANCE COMPANY*	\$128,472	0.01	0	0
LOYAL AMERICAN LIFE INSURANCE CO	\$665,415	0.03	0	0
LOYAL CHRISTIAN BENEFIT ASSOCIATION	\$21,648	0.00	0	0
LOYALTY LIFE INSURANCE COMPANY	\$999,982	0.05	6	639
LUTHERAN BROTHERHOOD	\$6,058,113	0.32	0	0
LUTHERAN BROTHERHOOD VRBL INS PRDTS CO	\$679,144	0.04	2	314
MADISON NATIONAL LIFE INSURANCE CO, INC	\$108,180	0.01	0	0
MANHATTAN LIFE INSURANCE COMPANY	\$702,821	0.04	0	0
MANHATTAN NATIONAL LIFE INS CO	\$1,160,849	0.06	0	0
MANUFACTURERS LIFE INS CO (U.S.A.) THE	\$2,242,256	0.12	0	0
MANUFACTURERS LIFE INS CO OF AMERICA, TH	\$850,436	0.04	0	0
MANUFACTURERS LIFE INSURANCE CO	\$26,955,824	1.41	2	8
MASSACHUSETTS GENERAL LIFE INS CO	\$2,049,993	0.11	4	208
MASSACHUSETTS MUTUAL LIFE INS CO	\$32,735,890	1.71	10	33
MBL LIFE ASSURANCE CORPORATION	\$809,807	0.04	2	263
MEDICAL LIFE INSURANCE COMPANY	\$724,532	0.04	0	0
MEDICO LIFE INSURANCE COMPANY	\$52,298	0.00	0	0
MEGA LIFE AND HEALTH INS CO THE	\$131,466	0.01	3	2431
MEMBERS LIFE INSURANCE COMPANY	\$7,337	0.00	0	0
MEMORIAL INSURANCE COMPANY OF AMERICA	\$805	0.00	0	0
MERIT LIFE INSURANCE CO	\$1,266,803	0.07	0	0
MERRILL LYNCH LIFE INS CO	\$1,176,441	0.06	1	91
METRAHEALTH INSURANCE COMPANY	\$-20,166	-0.00	0	0
METROPOLITAN INS AND ANNUITY CO	\$5,935,399	0.31	15	269
METROPOLITAN LIFE INSURANCE COMPANY	\$104,403,666	5.47	107	109
METROPOLITAN TOWER LIFE INSURANCE CO	\$600,790	0.03	0	0
MIC LIFE INSURANCE CORPORATION	\$1,237,372	0.06	3	258
MID AMERICAN CENTURY LIFE INSURANCE CO	\$150,865	0.01	6	4237
MID CONTINENT LIFE INSURANCE CO	\$2,355,645	0.12	3	136
MID SOUTH INSURANCE COMPANY	\$192	0.00	0	0
MIDLAND LIFE INSURANCE COMPANY	\$974,712	0.05	0	0
MIDLAND NATIONAL LIFE INSURANCE CO*	\$1,923,982	0.10	3	166
MIDWEST NATIONAL LIFE INS CO OF TN	\$342,900	0.02	4	1243
MIDWESTERN UNITED LIFE INSURANCE CO*	\$100,737	0.01	0	0
MINISTERS LIFE INSURANCE CO THE*	\$377,983	0.02	0	0
MINNESOTA MUTUAL LIFE INSURANCE CO	\$7,878,423	0.41	6	81
MISSION LIFE INSURANCE COMPANY	\$84,612	0.00	0	0
MISSOURI VALLEY LIFE AND HEALTH INS CO	\$3,185,350	0.17	2	67
MML BAY STATE LIFE INSURANCE COMPANY	\$1,399,392	0.07	0	0
MODERN AMERICAN LIFE INSURANCE COMPANY	\$2,757,225	0.14	19	734
MODERN WOODMEN OF AMERICA	\$4,879,256	0.26	6	131
MONITOR LIFE INSURANCE CO OF NY	\$16,965	0.00	0	0
MONTGOMERY WARD LIFE INSURANCE CO	\$1,267,683	0.07	6	504
MONUMENTAL LIFE INSURANCE COMPANY*	\$7,045,254	0.37	44	665
MONY LIFE INS CO OF AMERICA	\$1,093,069	0.06	1	97
MOUNTAIN LIFE INSURANCE COMPANY	\$795,128	0.04	3	402
MOUNTAIN STATES LIFE INS CO OF AMERICA	\$11,920	0.00	0	0
MUTUAL LIFE INSURANCE CO OF NY*	\$8,585,048	0.45	3	37
MUTUAL OF AMERICA LIFE INSURANCE CO	\$13,948	0.00	2	15275
MUTUAL SERVICE LIFE INSURANCE CO*	\$14,243	0.00	0	0
MUTUAL TRUST LIFE INSURANCE COMPANY	\$1,041,327	0.05	0	0
NACOLAH LIFE INS CO	\$740,276	0.04	0	0
NATIONAL BENEFIT LIFE INSURANCE CO	\$614,283	0.03	1	173
NATIONAL CATHOLIC SOCIETY OF FORESTERS	\$12,296	0.00	0	0
NATIONAL FARMERS UNION LIFE INS CO	\$14,824	0.00	0	0
NATIONAL FIDELITY LIFE INSURANCE CO	\$1,065,782	0.06	10	1000
NATIONAL FOUNDATION LIFE INS CO	\$27,096	0.00	0	0
NATIONAL FRATERNAL SOCIETY/DEAF	\$1,923	0.00	0	0

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	(1)	(2)	(3)	(4)
COMPANY	PREMIUM EARNED (3 YR AVE)	MARKET SHARE (3 YR AVE)	3 YEAR COMPLAINTS	3 YEAR COMPLAINT INDEX
NATIONAL GROUP LIFE INSURANCE COMPANY*	\$58,371	0.00	0	0
NATIONAL GUARDIAN LIFE INSURANCE CO	\$169,510	0.01	1	628
NATIONAL HEALTH INS CO	\$1,819	0.00	0	0
NATIONAL LIFE INSURANCE COMPANY	\$6,365,414	0.33	0	0
NATIONAL SLOVAK SOCIETY OF THE USA	\$134	0.00	0	0
NATIONAL STATES INSURANCE COMPANY	\$68,765	0.00	4	6197
NATIONAL TRAVELERS LIFE COMPANY	\$1,993,451	0.10	2	107
NATIONAL WESTERN LIFE INSURANCE CO	\$1,565,582	0.08	1	68
NATIONWIDE LIFE INSURANCE COMPANY	\$1,190,124	0.06	1	90
NETWORK AMERICA LIFE INSURANCE COMPANY	\$76,135	0.00	1	1399
NEW AMERICAN LIFE INSURANCE COMPANY	\$2,786,269	0.15	2	76
NEW ENGLAND MUTUAL LIFE INS CO	\$14,860,120	0.78	3	22
NEW ENGLAND VARIABLE LIFE INSURANCE CO	\$4,399,115	0.23	0	0
NEW ERA LIFE INS CO OF THE MIDWEST*	\$10,568	0.00	0	0
NEW YORK LIFE INS & ANNUITY CORPORATION	\$20,075,209	1.05	4	21
NEW YORK LIFE INSURANCE COMPANY	\$44,529,444	2.33	48	115
NORTH AMERICAN CO FOR LIFE & HEALTH IN*	\$3,934,004	0.21	2	54
NORTH AMERICAN INSURANCE COMPANY	\$222	0.00	0	0
NORTH CAROLINA MUTUAL LIFE INS CO	\$5,573	0.00	0	0
NORTH CENTRAL LIFE INSURANCE CO*	\$795,587	0.04	2	268
NORTH WEST LIFE ASSUR CO OF CANADA	\$2,482	0.00	0	0
NORTHBROOK LIFE INSURANCE COMPANY	\$19,662	0.00	0	0
NORTHERN LIFE INSURANCE COMPANY	\$703,172	0.04	3	454
NORTHWESTERN MUTUAL LIFE INS CO	\$70,953,798	3.72	4	6
NORTHWESTERN NATIONAL LIFE INS CO	\$4,968,945	0.26	3	64
OCCIDENTAL LIFE INS CO OF NC	\$284,542	0.01	0	0
OHIO LIFE INSURANCE COMPANY	\$245,919	0.01	0	0
OHIO NATIONAL LIFE ASSURANCE CORP	\$2,175,548	0.11	0	0
OHIO NATIONAL LIFE INS CO THE	\$2,151,589	0.11	3	149
OHIO STATE LIFE INSURANCE CO, THE	\$1,829,085	0.10	5	291
OLD AMERICAN INSURANCE COMPANY	\$8,759,361	0.46	24	292
OLD LINE LIFE INS CO OF AMERICA*	\$2,594,756	0.14	2	82
OLD RELIANCE INSURANCE COMPANY	\$3,489	0.00	0	0
OLD REPUBLIC LIFE INSURANCE COMPANY	\$705,532	0.04	2	302
OLD UNITED LIFE INSURANCE COMPANY	\$683,763	0.04	7	1091
OLD WESTERN LIFE INSURANCE COMPANY	\$1,895,153	0.10	1	56
OXFORD LIFE INSURANCE COMPANY	\$3,984	0.00	0	0
OZARK NATIONAL LIFE INSURANCE CO	\$15,807,464	0.83	29	195
PACIFIC CORINTHIAN LIFE INSURANCE CO	\$1,062,861	0.06	4	401
PACIFIC GUARDIAN LIFE INS CO LTD	\$10,784	0.00	0	0
PACIFIC MUTUAL LIFE INSURANCE CO	\$41,313,716	2.16	0	0
PAN AMERICAN ASSURANCE CO	\$867,351	0.05	0	0
PAN AMERICAN LIFE INSURANCE COMPANY	\$436,718	0.02	0	0
PARAGON LIFE INSURANCE COMPANY	\$6,164,133	0.32	1	17
PAUL REVERE LIFE INSURANCE CO	\$178,738	0.01	3	1788
PAUL REVERE VARIABLE ANNUITY INS CO, TH	\$373,794	0.02	0	0
PEKIN LIFE INSURANCE COMPANY	\$256,805	0.01	0	0
PENINSULAR LIFE INSURANCE COMPANY	\$2,542	0.00	0	0
PENN INSURANCE & ANNUITY CO THE	\$212,930	0.01	0	0
PENN MUTUAL LIFE INSURANCE CO THE	\$2,583,087	0.14	4	165
PENNSYLVANIA LIFE INSURANCE COMPANY	\$871,642	0.05	16	1955
PENSION LIFE INS CO OF AMERICA*	\$61	0.00	0	0
PEOPLES SECURITY LIFE INSURANCE COMPANY	\$21,693	0.00	0	0
PFL LIFE INSURANCE COMPANY	\$4,113,119	0.22	23	596
PHARMACISTS LIFE INSURANCE COMPANY	\$75,079	0.00	0	0
PHF LIFE INSURANCE COMPANY	\$203,067	0.01	0	0
PHILADELPHIA AMERICAN LIFE INS CO	\$45,419	0.00	0	0
PHILADELPHIA LIFE INS CO	\$4,383,475	0.23	7	170
PHOENIX AMERICAN LIFE INS CO	\$893,876	0.05	0	0
PHOENIX HOME LIFE MUTUAL INS CO	\$26,772,306	1.40	8	32

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL LIFE BUSINESS

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
PHYSICIANS LIFE INSURANCE COMPANY	\$2,019,022	0.11	1	53
PIERCE NATIONAL LIFE INSURANCE CO	\$1,727,294	0.09	2	123
PIONEER AMERICAN INSURANCE COMPANY	\$59,397	0.00	0	0
PIONEER LIFE INSURANCE CO OF IL	\$548,354	0.03	2	389
PIONEER MUTUAL LIFE INS CO	\$122,567	0.01	0	0
PIONEER SECURITY LIFE INSURANCE COMPANY	\$8,402	0.00	0	0
PM GROUP LIFE INS CO	\$764,386	0.04	0	0
POLISH NATNL ALLIANCE OF THE US OF N. A	\$78,269	0.00	0	0
POLISH ROMAN CATHOLIC UNION OF AMERICA	\$18,235	0.00	0	0
POLISH WOMENS ALLIANCE OF AMERICA	\$2,385	0.00	0	0
PRAIRIE STATES LIFE INSURANCE CO	\$1,584,539	0.08	6	403
PREFERRED LIFE INS CO OF NEW YORK	\$760	0.00	0	0
PREFERRED RISK LIFE INSURANCE CO	\$981,007	0.05	0	0
PRESIDENTIAL LIFE INSURANCE CO	\$50,732	0.00	0	0
PRIMERICA LIFE INSURANCE COMPANY	\$16,423,379	0.86	22	143
PRINCIPAL MUTUAL LIFE INS CO	\$15,255,482	0.80	6	42
PROFESSIONAL INS CORPORATION	\$5,483	0.00	0	0
PROTECTIVE LIFE INSURANCE COMPANY	\$2,531,978	0.13	0	0
PROVIDENT INDEMNITY LIFE INS CO	\$54,570	0.00	0	0
PROVIDENT LIFE AND ACCIDENT INS CO	\$12,195,801	0.64	4	35
PROVIDENT LIFE AND CASUALTY INS CO	\$28,866	0.00	0	0
PROVIDENT MUTUAL LIFE INS CO OF PHIL*	\$2,308,963	0.12	1	46
PROVIDENTIAL LIFE INSURANCE COMPANY	\$619	0.00	0	0
PROVIDENTMUTUAL LIFE & ANNUITY OF AM *	\$11,624	0.00	0	0
PROVIDIAN LIFE AND HEALTH INSURANCE CO	\$3,344,211	0.18	14	446
PRUCO LIFE INSURANCE COMPANY	\$10,340,365	0.54	1	10
PRUDENTIAL INSURANCE CO OF AMERICA THE	\$97,901,458	5.13	182	198
PYRAMID LIFE INSURANCE COMPANY	\$663,165	0.03	2	321
REASSURE AMERICA LIFE INSURANCE COMPANY	\$912,830	0.05	0	0
RELIABLE LIFE INSURANCE COMPANY*	\$15,470,911	0.81	67	461
RELIANCE STANDARD LIFE INSURANCE CO*	\$558,778	0.03	2	381
REPUBLIC VANGUARD LIFE INSURANCE CO	\$57,266	0.00	0	0
RESERVE NATIONAL INSURANCE COMPANY	\$119,324	0.01	0	0
RGA REINSURANCE COMPANY	\$1,993,404	0.10	0	0
ROYAL ARCANUM, SUPREME COUNCIL OF	\$14,070	0.00	0	0
ROYAL LIFE INSURANCE CO OF AMERICA	\$57,059	0.00	0	0
ROYAL MACCABEES LIFE INSURANCE CO	\$2,969,682	0.16	3	108
ROYAL NEIGHBORS OF AMERICA	\$650,792	0.03	1	164
RUSHMORE NATIONAL LIFE INSURANCE CO	\$45,493	0.00	0	0
SAFECO LIFE INSURANCE COMPANY*	\$3,637,528	0.19	0	0
SAFECO NATIONAL LIFE INS CO	\$72,595	0.00	0	0
SEABOARD LIFE INSURANCE CO (USA)	\$2,335	0.00	0	0
SECURA LIFE INSURANCE CO	\$376,454	0.02	0	0
SECURITY ASSURANCE COMPANY	\$6,313	0.00	0	0
SECURITY BENEFIT LIFE INSURANCE CO	\$1,984,951	0.10	3	161
SECURITY CONNECTICUT LIFE INS CO	\$3,391,684	0.18	2	63
SECURITY EQUITY LIFE INSURANCE COMPANY	\$1,187,605	0.06	0	0
SECURITY GENERAL LIFE INSURANCE CO	\$10,736	0.00	0	0
SECURITY LIFE INS CO OF AMERICA	\$1,355,128	0.07	0	0
SECURITY LIFE OF DENVER INSURANCE CO*	\$11,681,668	0.61	3	27
SECURITY MUTUAL LIFE INS CO OF NE	\$816,221	0.04	0	0
SECURITY MUTUAL LIFE INS CO OF NY	\$361,049	0.02	0	0
SENTINEL AMERICAN LIFE INSURANCE CO	\$1,097	0.00	0	0
SENTRY LIFE INSURANCE CO (L&H ACCT)	\$989,372	0.05	1	108
SETTLERS LIFE INSURANCE COMPANY	\$10,121	0.00	0	0
SHELTER LIFE INSURANCE CO	\$11,711,877	0.61	6	55
SIERRA HEALTH & LIFE INS CO INC	\$4,790	0.00	0	0
SIGNATURE LIFE INS CO OF AMERICA, THE	\$84	0.00	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	\$7,437	0.00	0	0
SOUTHERN EDUCATORS LIFE INSURANCE CO	\$11,606	0.00	0	0

MISSOURI DEPARTMENT OF INSURANCE
1995 TOTAL LIFE BUSINESS

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
SOUTHERN SECURITY LIFE INS CO	\$288,436	0.02	3	1108
SOUTHLAND LIFE INSURANCE COMPANY	\$2,400,314	0.13	1	44
SOUTHWESTERN LIFE INSURANCE COMPANY*	\$2,826,333	0.15	6	226
STANDARD INSURANCE COMPANY	\$10,307,708	0.54	2	21
STANDARD LIFE AND ACCIDENT INS CO	\$701,016	0.04	2	304
STANDARD LIFE INS CO OF INDIANA	\$112,434	0.01	1	947
STANDARD SECURITY LIFE INS CO OF NEWYOR	\$2,825	0.00	0	0
STATE AUTO LIFE INSURANCE CO	\$323,141	0.02	0	0
STATE FARM LIFE INSURANCE COMPANY	\$60,032,038	3.14	16	28
STATE LIFE INSURANCE COMPANY	\$426,551	0.02	0	0
STATE MUTUAL INSURANCE CO	\$250,552	0.01	1	425
STATESMAN NATIONAL LIFE INS CO THE	\$3,016,497	0.16	0	0
SUN LIFE ASSUR CO OF CANADA (US)	\$75,646	0.00	0	0
SUN LIFE ASSURANCE CO OF CANADA	\$10,903,157	0.57	0	0
SUNAMERICA LIFE INSURANCE COMPANY	\$32,345	0.00	1	3293
SURETY LIFE INSURANCE COMPANY	\$685,596	0.04	1	155
TEXAS LIFE INSURANCE COMPANY	\$1,205,172	0.06	0	0
TIME INSURANCE COMPANY	\$1,612,049	0.08	2	132
TMG LIFE INSURANCE COMPANY	\$1,592,885	0.08	1	67
TRANS WORLD ASSURANCE COMPANY	\$124,259	0.01	0	0
TRANS-GENERAL LIFE INSURANCE COMPANY	\$1,554,860	0.08	0	0
TRANSAMERICA ASSURANCE COMPANY	\$1,153,898	0.06	2	185
TRANSAMERICA LIFE INS & ANNUITY CO	\$18,991	0.00	0	0
TRANSAMERICA OCCIDENTAL LIFE INS CO	\$16,510,244	0.86	6	39
TRANSPORT LIFE INSURANCE COMPANY	\$234,649	0.01	0	0
TRAVELERS INSURANCE COMPANY THE	\$16,404,817	0.86	6	39
TRAVELERS LIFE AND ANNUITY COMPANY THE	\$5,934	0.00	0	0
TRUSTMARK INSURANCE CO (MUTUAL)	\$688,914	0.04	2	309
TRUSTMARK LIFE INSURANCE COMPANY	\$170,644	0.01	0	0
U S FINANCIAL LIFE INSURANCE CO	\$268,144	0.01	0	0
U S LETTER CARRIERS' MUTUAL BENEFIT ASS	\$53,401	0.00	0	0
UNIFIED LIFE INSURANCE COMPANY	\$282,827	0.01	1	377
UNILIFE INSURANCE COMPANY	\$127,929	0.01	0	0
UNION BANKERS INSURANCE COMPANY	\$101,238	0.01	3	3157
UNION BENEFIT LIFE INS CO	\$324,661	0.02	4	1312
UNION CENTRAL LIFE INSURANCE CO	\$4,905,138	0.26	4	87
UNION FIDELITY LIFE INSURANCE CO	\$3,932,445	0.21	0	0
UNION LABOR LIFE INSURANCE COMPANY	\$416,671	0.02	0	0
UNION SECURITY LIFE INSURANCE CO	\$2,474,214	0.13	0	0
UNITED AMERICAN INSURANCE COMPANY	\$654,224	0.03	4	651
UNITED BENEFIT LIFE INSURANCE COMPANY	\$466	0.00	0	0
UNITED COMMERCIAL TRAVELERS OF AMERICA	\$13,202	0.00	0	0
UNITED COMPANIES LIFE INSURANCE CO	\$6,816	0.00	1	15629
UNITED FAMILY LIFE INSURANCE CO	\$267,146	0.01	0	0
UNITED FIDELITY LIFE INSURANCE CO	\$584,957	0.03	4	728
UNITED HEALTH AND LIFE INSURANCE CO	\$952,957	0.05	0	0
UNITED HERITAGE MUTUAL LIFE INS CO	\$217,007	0.01	3	1473
UNITED HOME LIFE INSURANCE COMPANY	\$84,891	0.00	1	1255
UNITED INSURANCE COMPANY OF AMERICA	\$2,494,175	0.13	12	513
UNITED INVESTORS LIFE INS CO	\$2,532,436	0.13	0	0
UNITED LIBERTY LIFE INSURANCE COMPANY	\$4,680	0.00	0	0
UNITED LIFE INSURANCE COMPANY	\$1,380,661	0.07	0	0
UNITED NATIONAL LIFE INS CO OF AMERICA	\$18,284	0.00	0	0
UNITED OF OMAHA LIFE INS CO	\$11,198,468	0.59	20	190
UNITED PRESIDENTIAL LIFE INS CO	\$900,875	0.05	3	355
UNITED SERVICES LIFE INSURANCE CO	\$1,048,340	0.05	0	0
UNITED STATES LIFE INS CO NY	\$672,671	0.04	0	0
UNITED TEACHER ASSOCIATES INSURANCE CO*	\$1,681	0.00	2	127E3
UNITED WISCONSIN LIFE INSURANCE COMPANY	\$1,401,964	0.07	0	0
UNITED WORLD LIFE INSURANCE COMPANY	\$126,390	0.01	0	0

MISSOURI DEPARTMENT OF INSURANCE
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AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM EARNED (3 YR AVE)	(2) MARKET SHARE (3 YR AVE)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
UNITY MUTUAL LIFE INS CO	\$7,116	0.00	0	0
UNIVERSAL GUARANTY LIFE INS CO	\$1,565,812	0.08	5	340
UNIVERSAL LIFE INSURANCE COMPANY THE	\$300,538	0.02	2	709
UNIVERSAL UNDERWRITERS LIFE INS CO	\$1,249,724	0.07	2	170
UNUM LIFE INS CO OF AMERICA	\$5,299,330	0.28	1	20
USA LIFE ONE INS CO OF INDIANA	\$17,531	0.00	0	0
USAA LIFE INSURANCE COMPANY	\$3,335,530	0.17	0	0
USG ANNUITY & LIFE COMPANY	\$198,632	0.01	6	3218
USLIFE CREDIT LIFE INSURANCE CO*	\$2,020,816	0.11	1	53
UTICA NATIONAL LIFE INS CO	\$257	0.00	0	0
VALLEY FORGE LIFE INSURANCE COMPANY	\$5,769,404	0.30	4	74
VETERANS LIFE INS CO	\$2,807,392	0.15	13	493
VICTORY LIFE INSURANCE COMPANY	\$781,204	0.04	1	136
VISTA LIFE INSURANCE COMPANY	\$122,571	0.01	0	0
VOYAGER LIFE INSURANCE COMPANY	\$268,304	0.01	1	397
VULCAN LIFE INSURANCE COMPANY	\$154,490	0.01	1	690
WABASH LIFE INSURANCE COMPANY	\$109,006	0.01	1	977
WASHINGTON NATIONAL INSURANCE CO*	\$411,099	0.02	2	518
WATKINS LIFE & BENEFIT ASSOCIATION	\$68,751	0.00	0	0
WEST COAST LIFE INSURANCE COMPANY*	\$1,143,775	0.06	0	0
WESTERN AND SOUTHERN LIFE INS CO	\$7,207,916	0.38	39	576
WESTERN CATHOLIC UNION	\$753,800	0.04	0	0
WESTERN DIVERSIFIED LIFE INSURANCE CO	\$400,968	0.02	2	531
WESTERN FIDELITY INSURANCE COMPANY	\$3,306	0.00	0	0
WESTERN NATIONAL LIFE INSURANCE CO	\$47,270	0.00	3	6761
WESTERN RESERVE LIFE ASSUR CO OH	\$1,489,985	0.08	2	143
WESTERN SOUTHERN LIFE ASSURANCE CO	\$3,684,070	0.19	16	463
WESTFIELD LIFE INSURANCE COMPANY	\$20,954	0.00	0	0
WILLIAM PENN ASSOCIATION	\$2,491	0.00	0	0
WISCONSIN NATIONAL LIFE INSURANCE CO*	\$122,390	0.01	0	0
WOMAN'S LIFE INSURANCE SOCIETY	\$7,016	0.00	0	0
WOODMEN ACCIDENT AND LIFE COMPANY*	\$481,347	0.03	0	0
WOODMEN OF THE WORLD LIFE INS SOCIETY	\$813,918	0.04	4	524
WORKMENS BENEFIT FUND OF THE U S OF AM	\$13,640	0.00	0	0
WORLD INSURANCE COMPANY	\$274,362	0.01	1	388
WORLD SERVICE LIFE INSURANCE COMPANY*	\$494	0.00	1	215E3
ZALE LIFE INSURANCE COMPANY	\$9,669	0.00	0	0
ZURICH LIFE INSURANCE CO OF AMERICA	\$2,344,489	0.12	1	45
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	\$1,908,965,108	100.0	1792	

Health Maintenance Organizations

Complaint Indices

MISSOURI DEPARTMENT OF INSURANCE
1995 HEALTH MAINTENANCE ORGANIZATION BUSINESS
INCLUDING MEDICAID / MEDICARE BUSINESS

AN INDEX OF 100 IS CONSIDERED TO BE THE NORM

COMPANY	(1) PREMIUM WRITTEN (3 YR. AVE.)	(2) MARKET SHARE (3 YR. AVE.)	(3) 3 YEAR COMPLAINTS	(4) 3 YEAR COMPLAINT INDEX
ALLIANCE FOR COMMUNITY HEALTH INC	2,471,565	0.25	0	0
BMA SELECTCARE INC	1,968,407	0.20	2	208
CIGNA HEALTHPLAN OF KANSAS/MISSOURI INC	6,028,966	0.61	6	203
CIGNA HEALTHPLAN OF ST LOUIS INC	9,605,788	0.97	8	170
CITIZENS ADVANTAGE	1,071,437	0.11	1	191
COMMUNITY HEALTH PLAN	951,095	0.10	1	215
EXCLUSIVE HEALTHCARE INC	4,821,556	0.49	2	85
GENCARE HEALTH SYSTEMS INC DBA SANUS HE	195,311,259	19.78	74	77
GOOD HEALTH HMO INC DBA BLUE-CARE INC	25,584,225	2.59	12	96
GROUP HEALTH PLAN INC	131,786,873	13.35	67	104
HEALTHCARE USA OF MISSOURI LLC	4,583,556	0.46	0	0
HEALTHLINK HMO INC DBA HEALTHLINK HMO	4,956,016	0.50	10	412
HEALTHNET INC	2,761,018	0.28	5	370
HMO MISSOURI INC, D/B/A BLUECHOICE	85,653,291	8.68	74	177
HUMANA HEALTH PLAN INC	14,759,999	1.50	14	194
HUMANA KANSAS CITY INC	102,071,860	10.34	0	0
KAISER FOUNDATION HEALTH PLAN OF KC INC	33,173,664	3.36	27	166
MEDICAL CENTER HEALTH PLAN DBA PARTNERS	50,748,774	5.14	15	60
MERCY HEALTH PLANS OF MISSOURI INC	1,191,049	0.12	0	0
METRAHEALTH CARE PLAN OF KC INC	5,489,854	0.56	5	186
METRAHEALTH CARE PLAN OF ST. LOUIS INC	38,742,799	3.92	35	185
PHYSICIANS HEALTH PLAN OF GTR ST L INC	157,380,456	15.94	60	78
PRINCIPAL HEALTH CARE OF KC INC	31,307,463	3.17	44	287
PRUDENTIAL HEALTH CARE PLAN INC*	34,869,126	3.53	15	88
TRISOURCE HEALTHCARE INC DBA BLUE-ADVAN	28,153,212	2.85	6	44
TRUMAN MEDICAL CENTER INC	11,818,188	1.20	0	0
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	987,261,496	100.0	483	

